

FIG. 1A

FIG. 1B

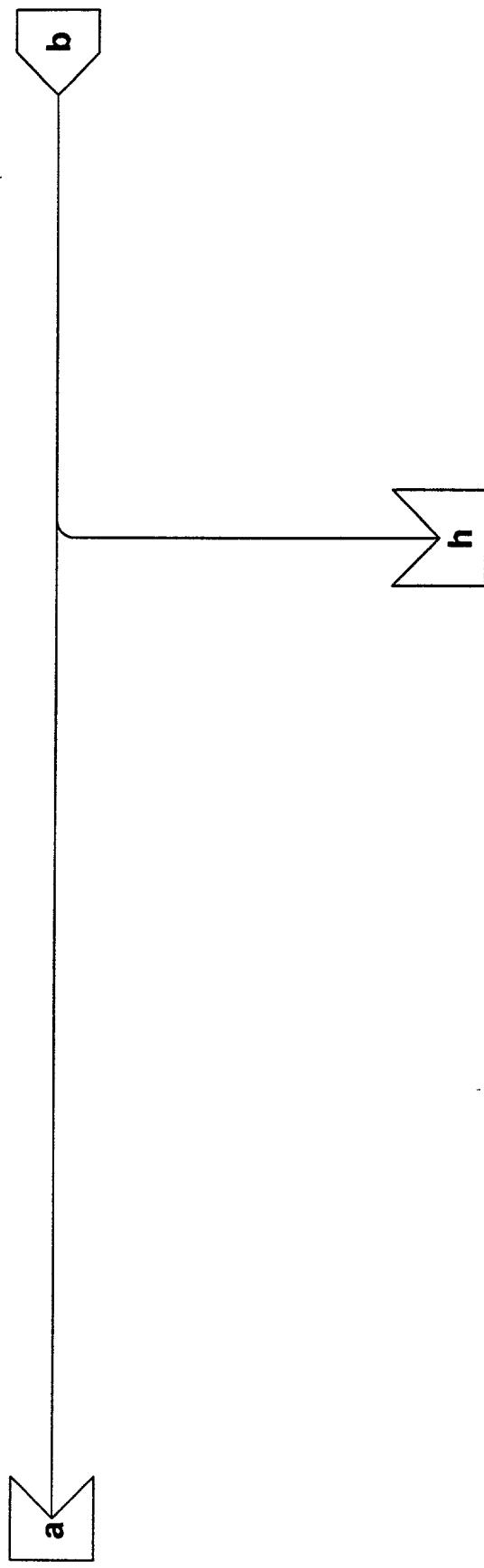


FIG. 1C

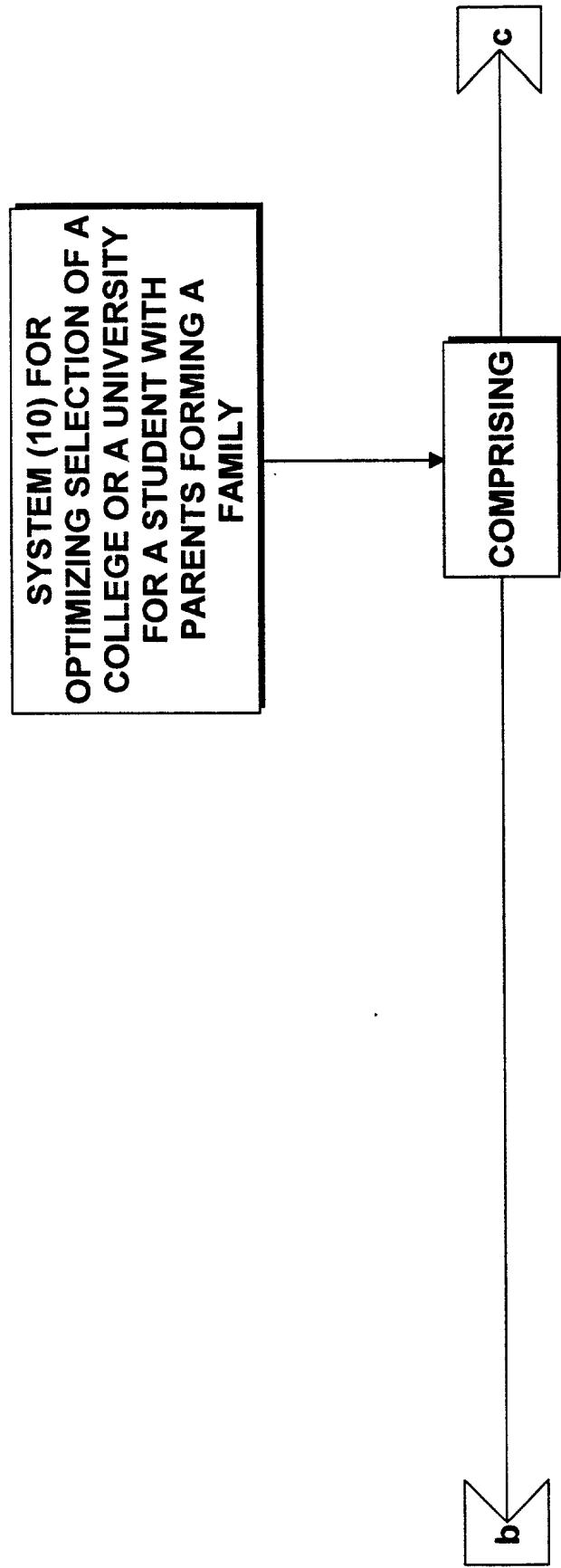


FIG. 1D



FIG. 1E

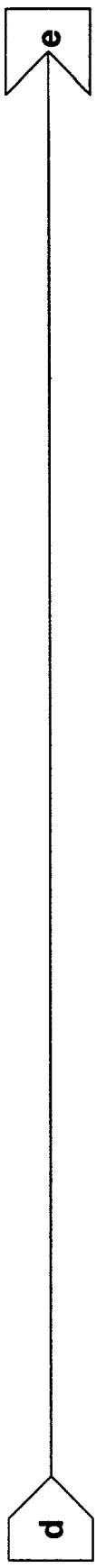
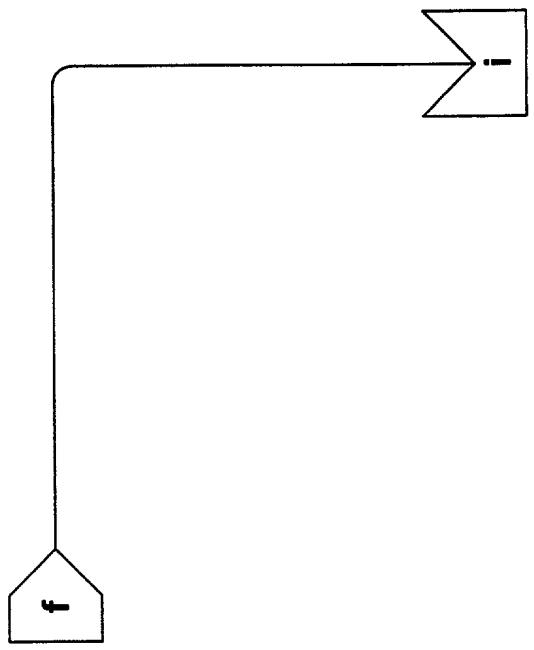


FIG. 1F



FIG. 1G



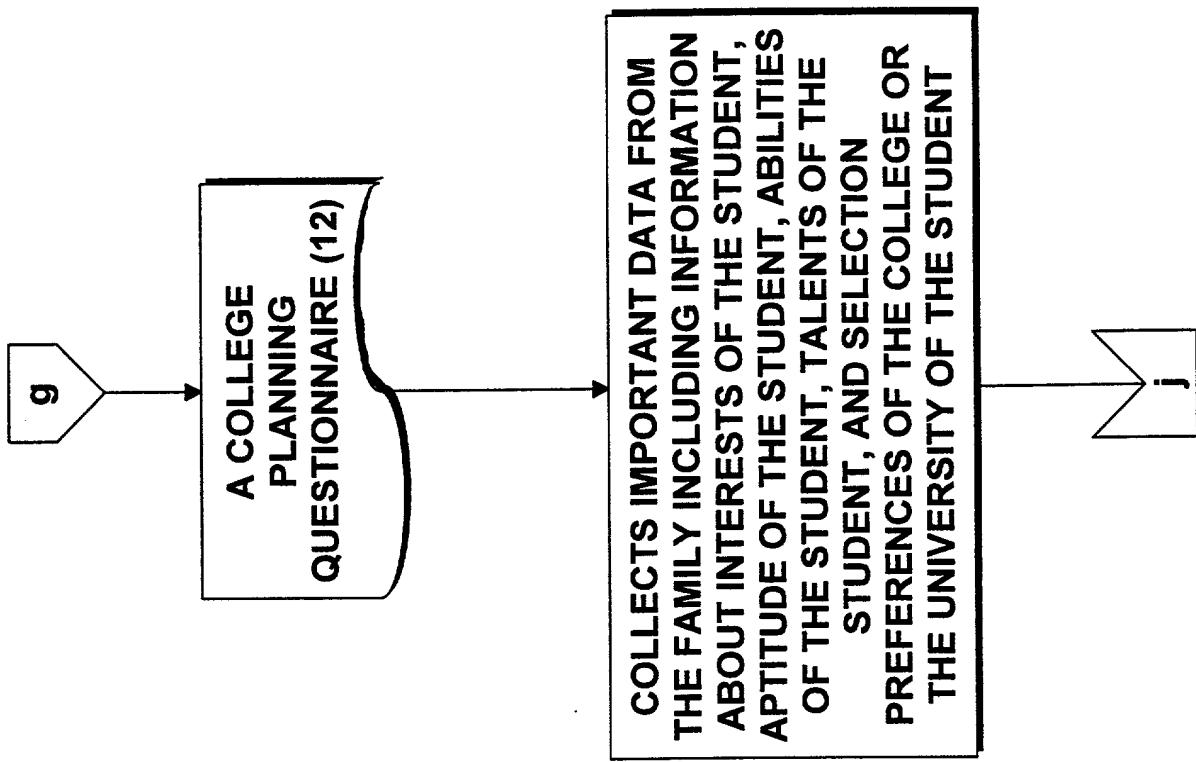


FIG. 1H

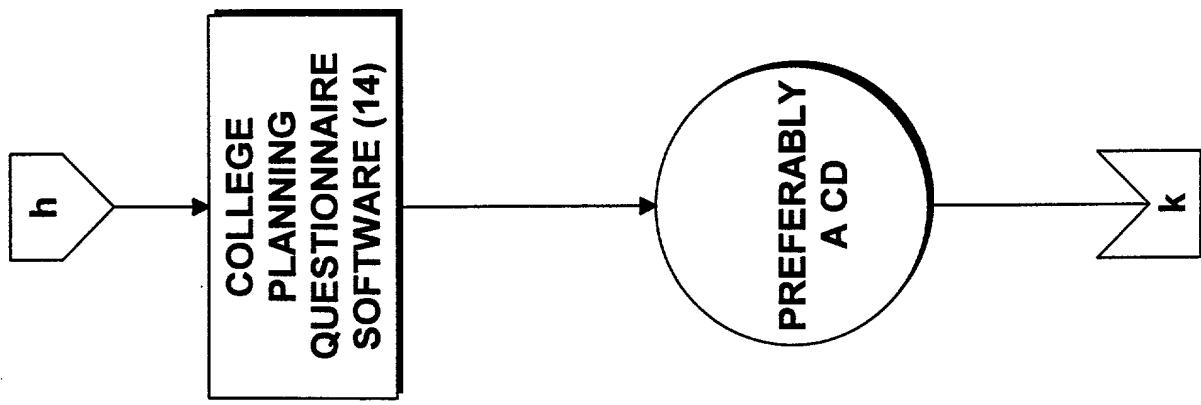


FIG. 11

FIG. 1J

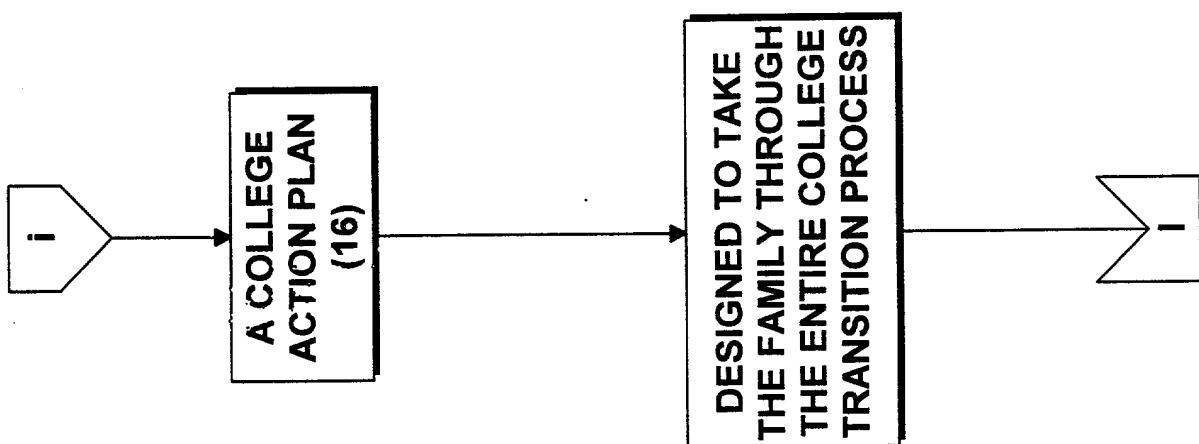
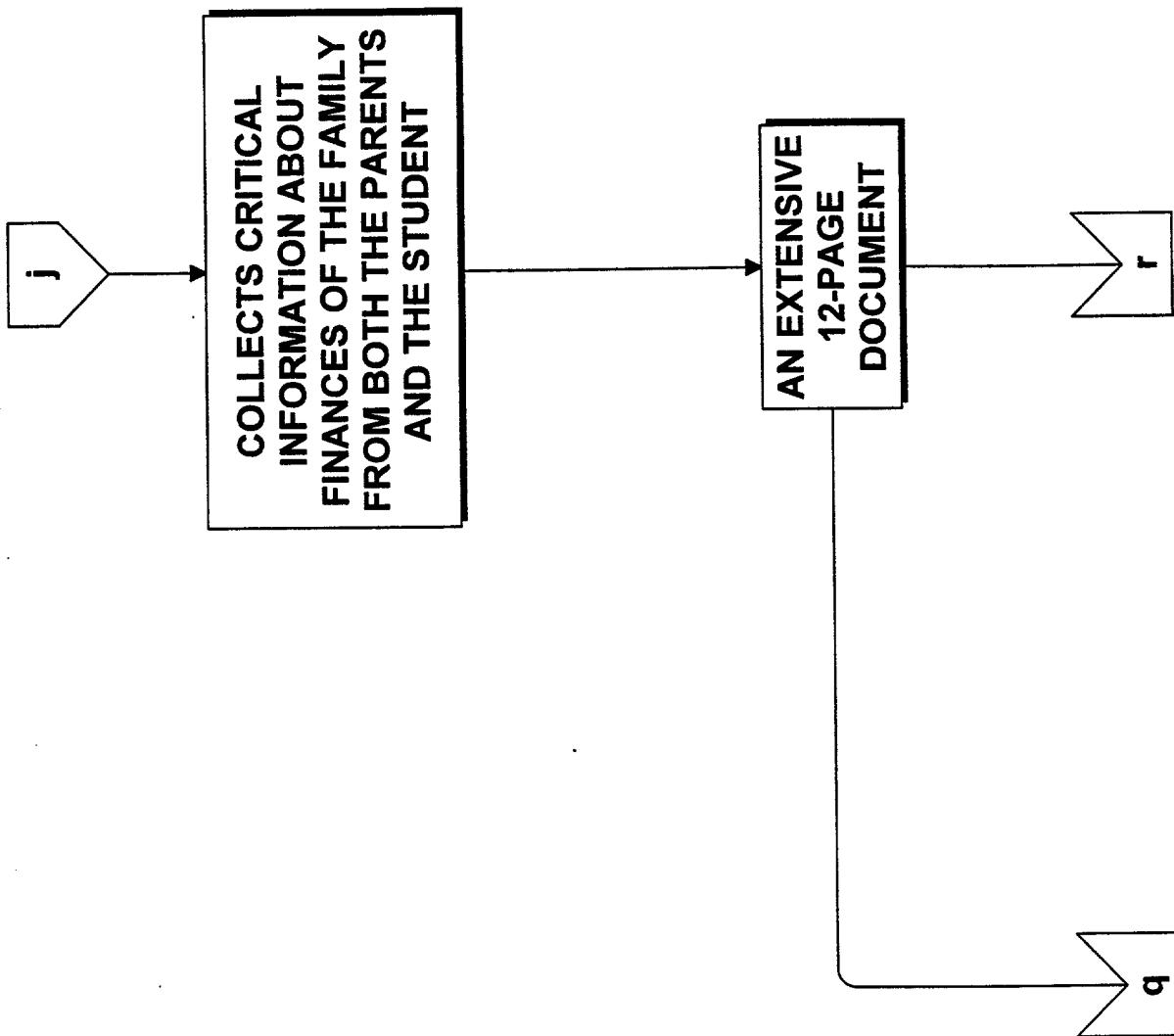


FIG. 1K



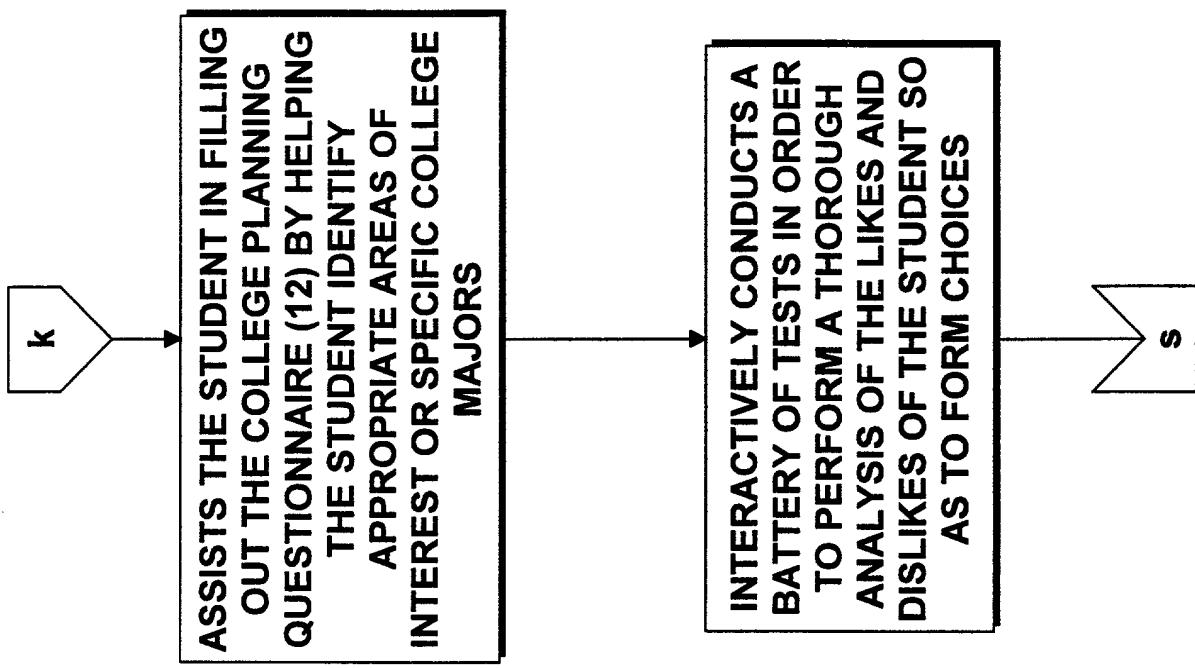


FIG. 1L

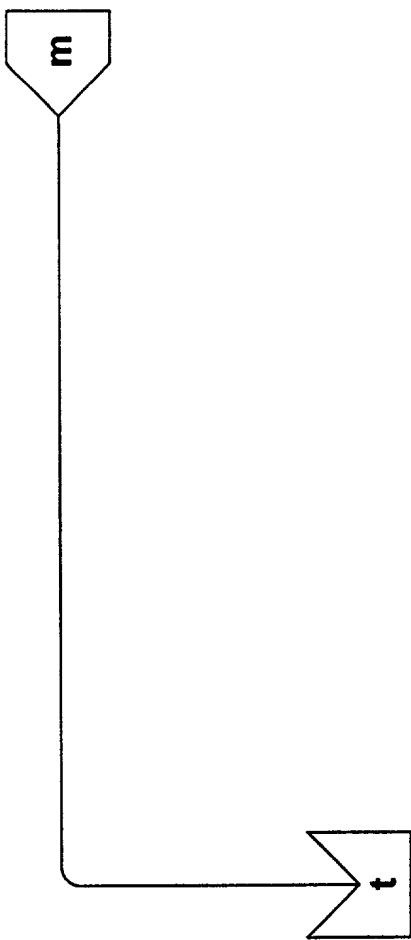


FIG. 1M

FIG. 1N

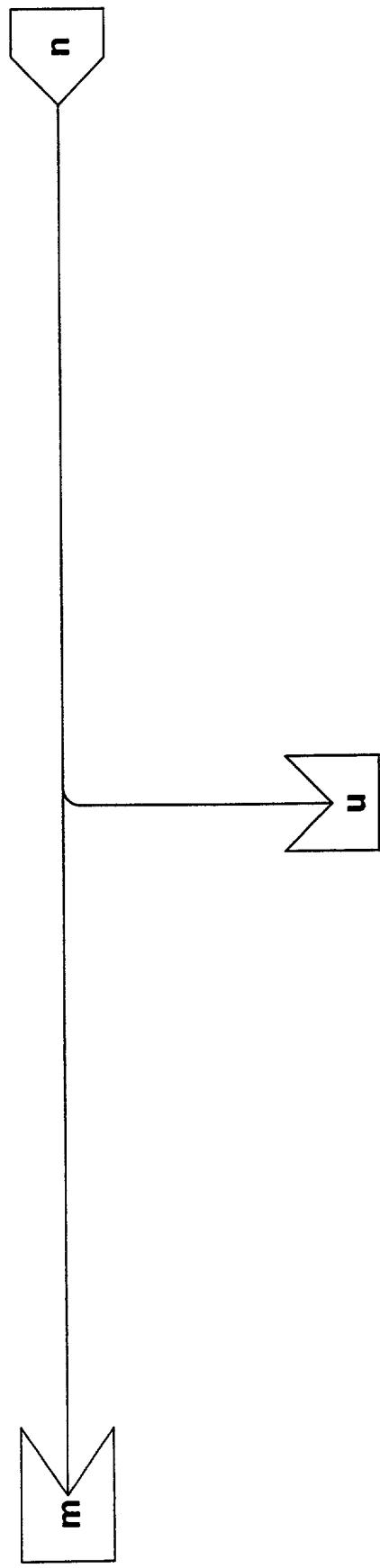


FIG. 10



FIG. 1P

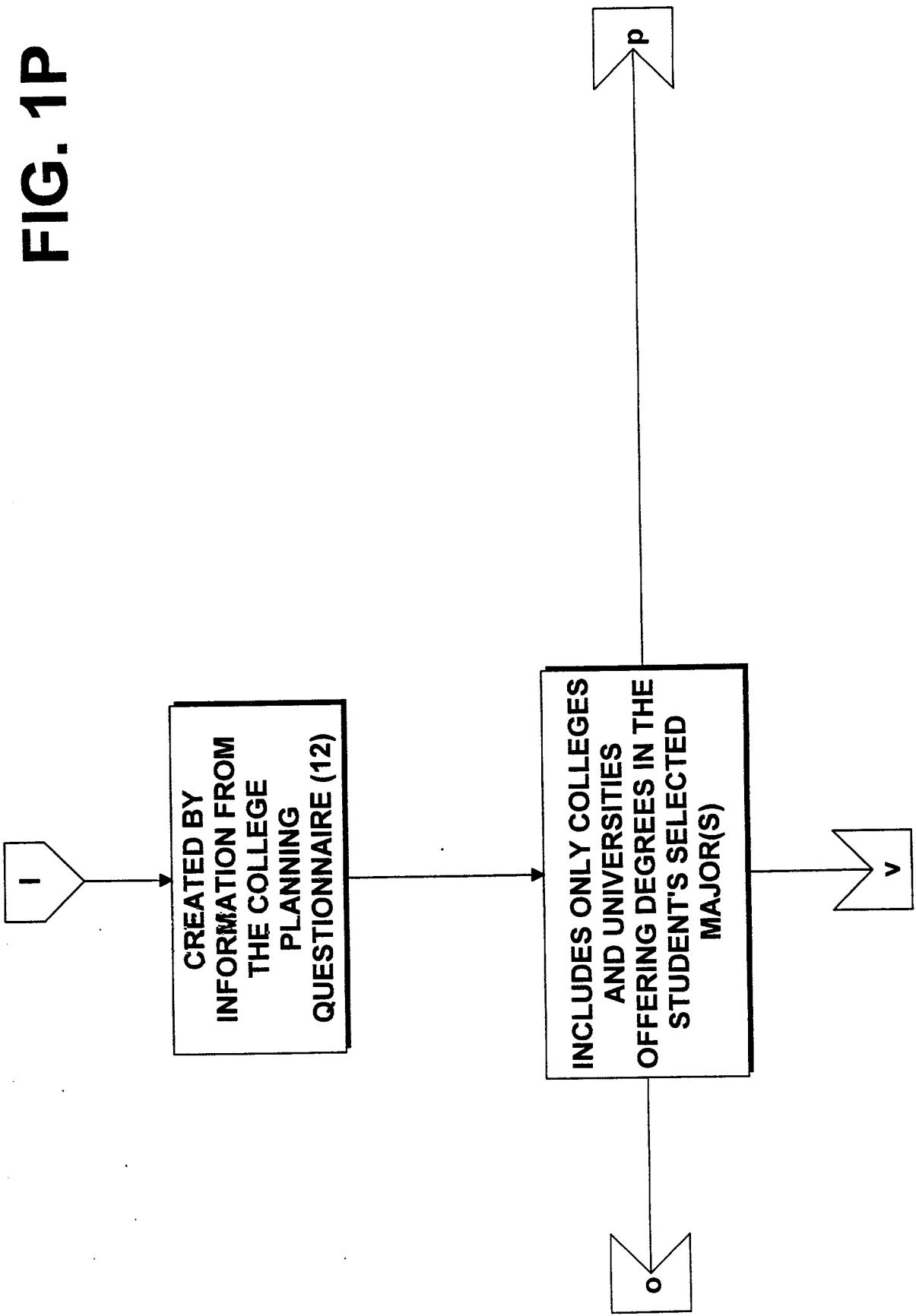


FIG. 1Q

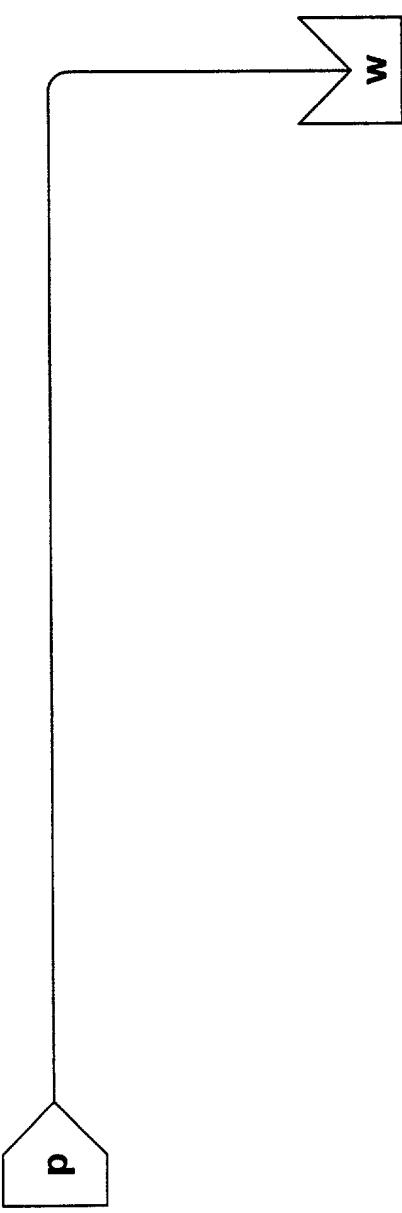


FIG. 1R

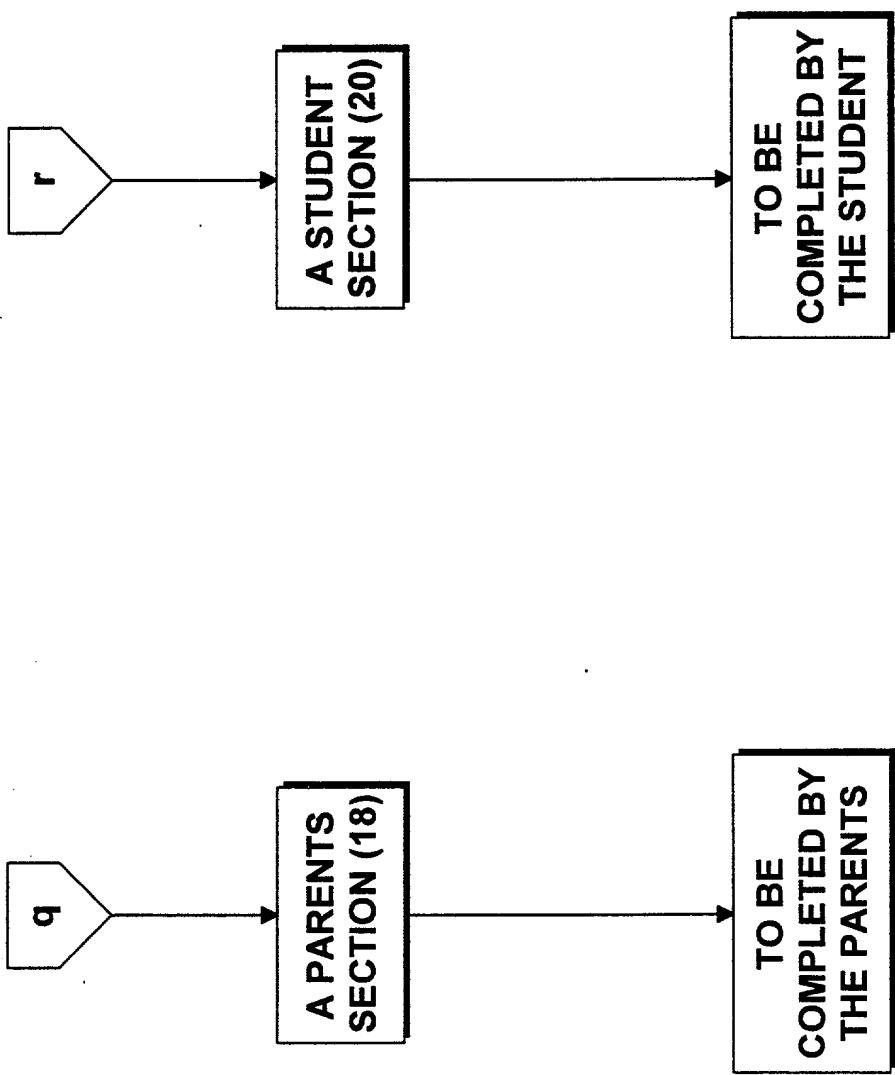


FIG. 1S

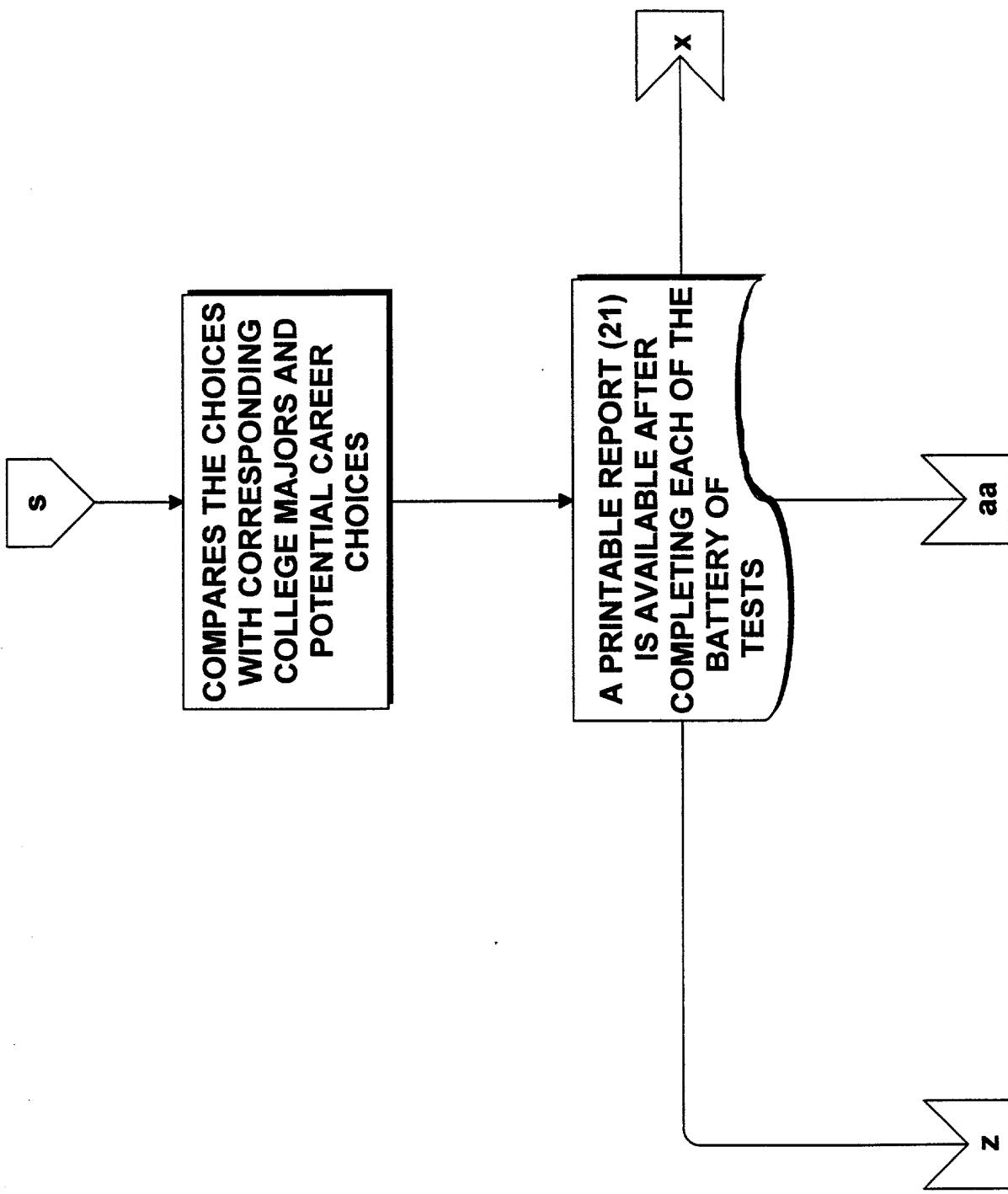


FIG. 1T

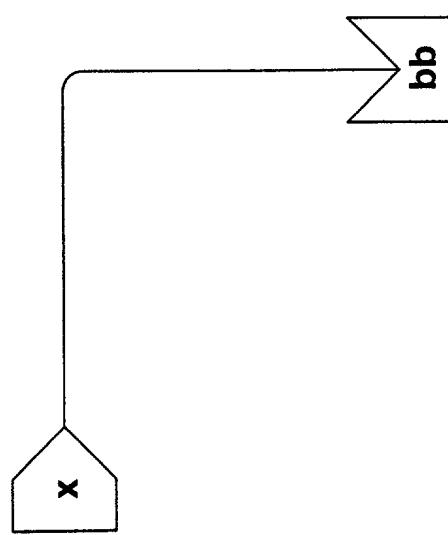
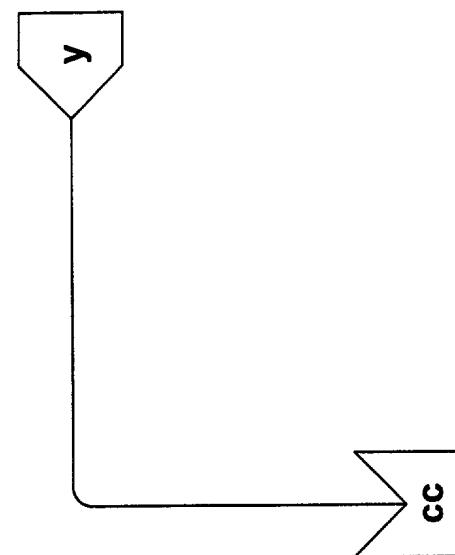
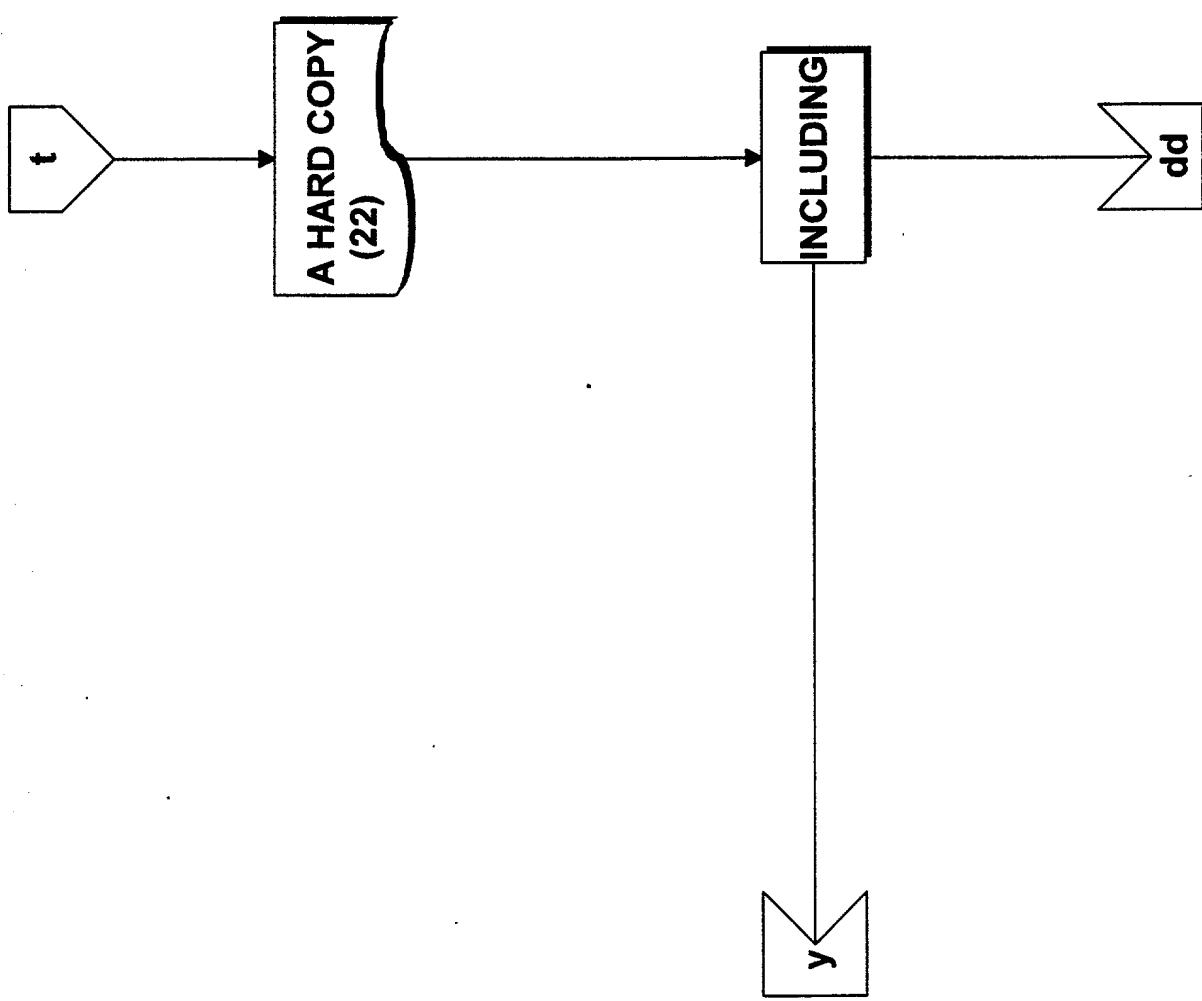


FIG. 1U



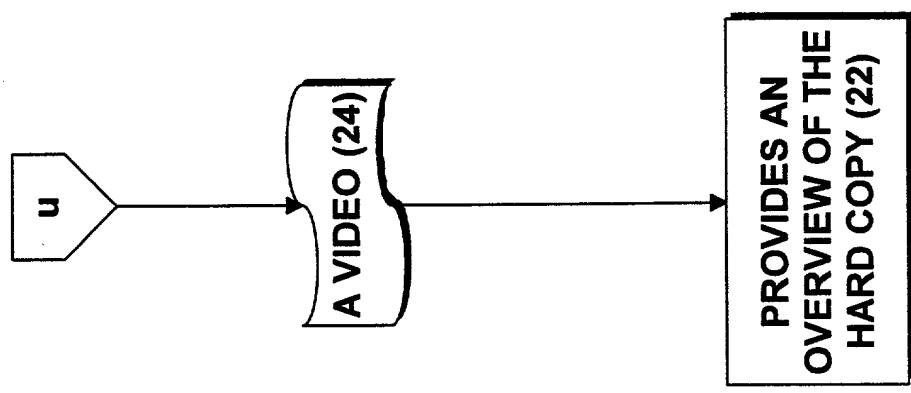
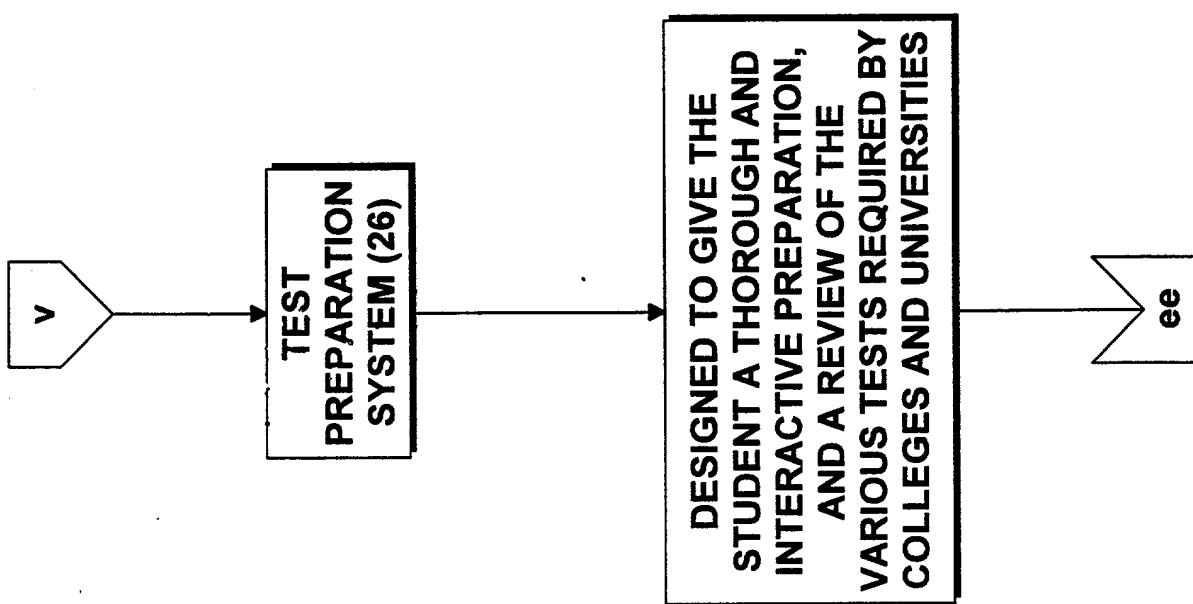


FIG. 1V

FIG. 1W



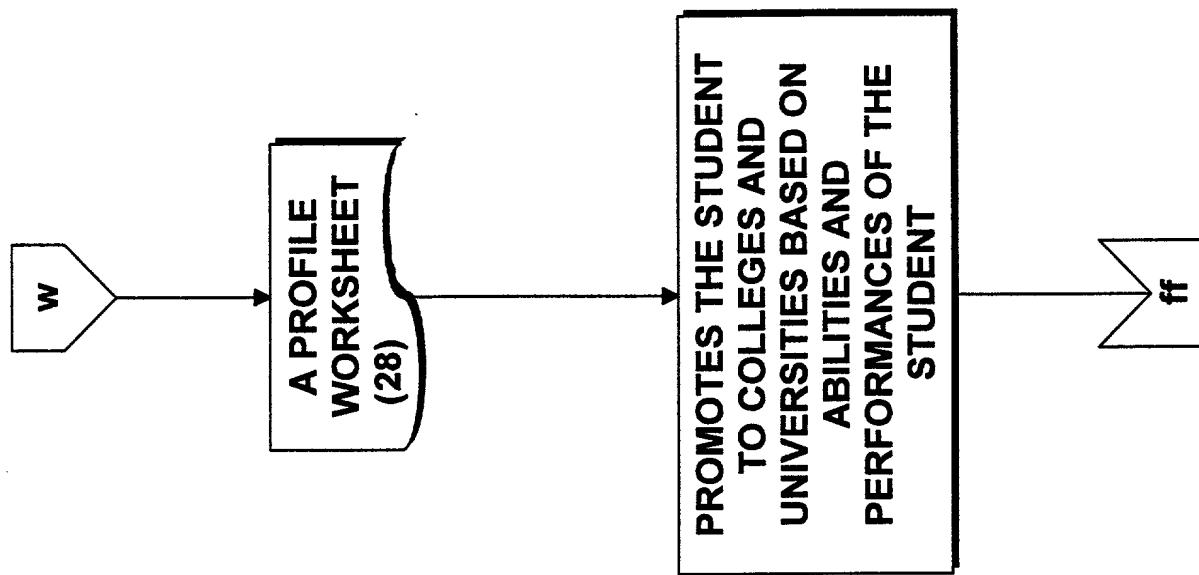


FIG. 1X

FIG. 1Y

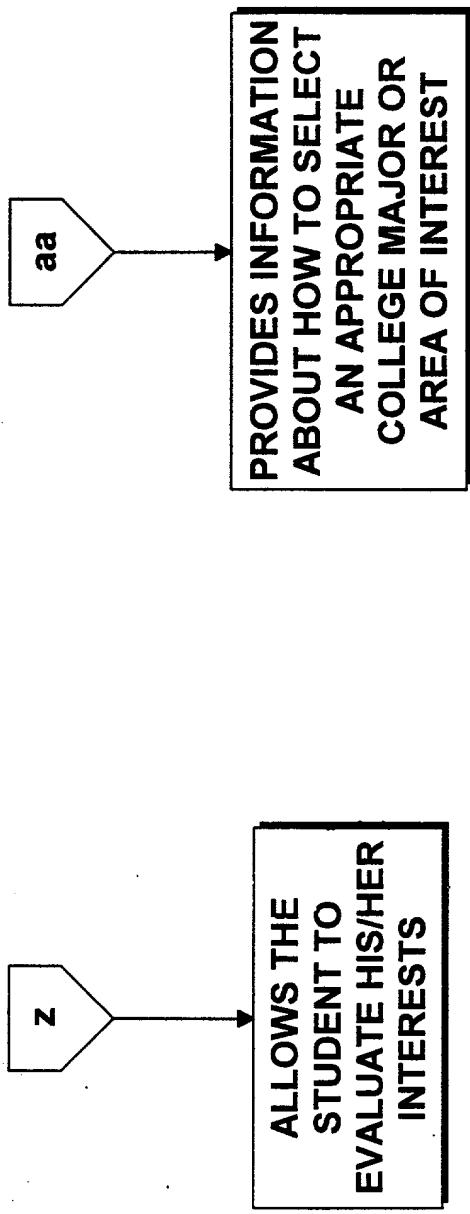
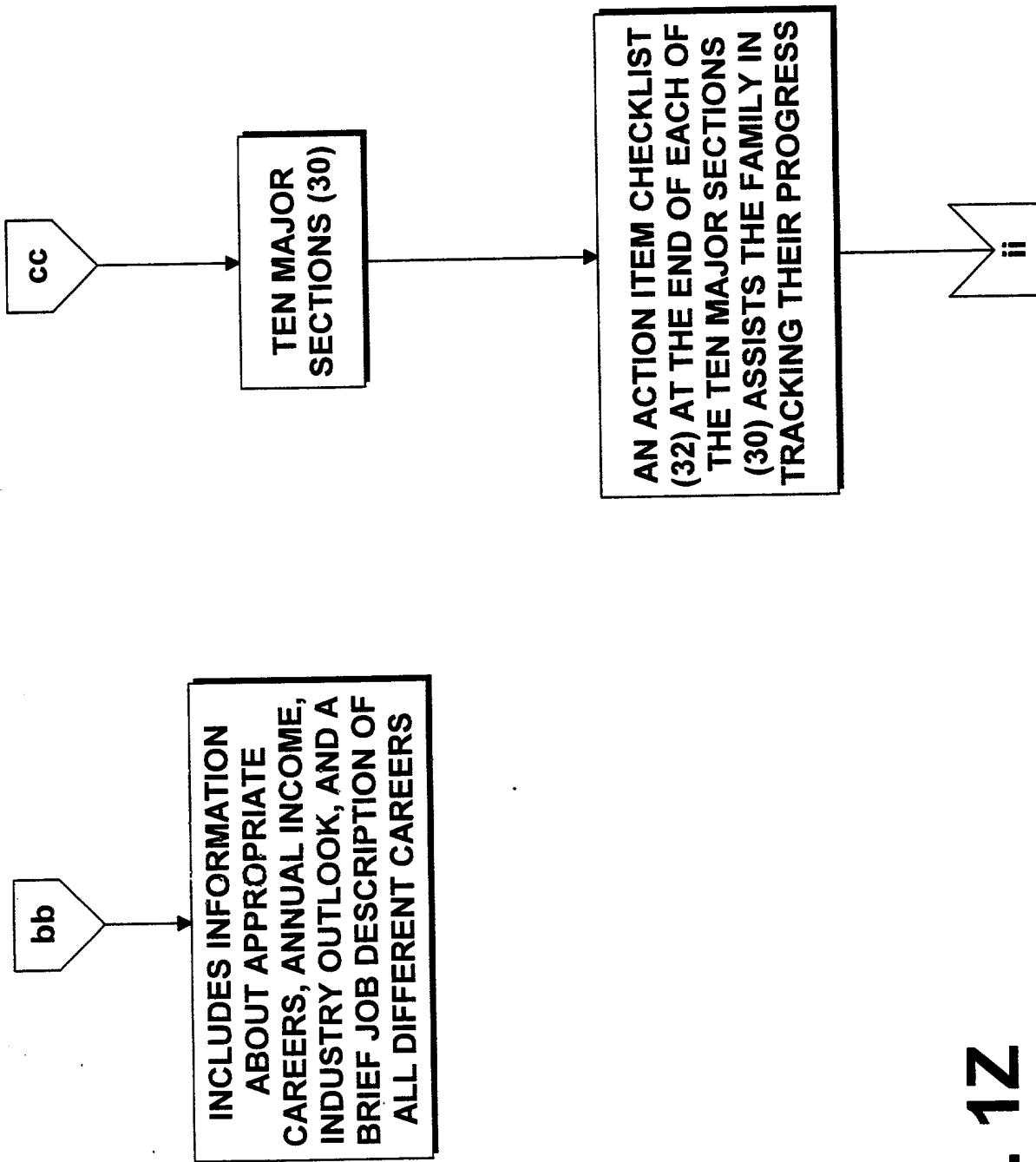


FIG. 1Z



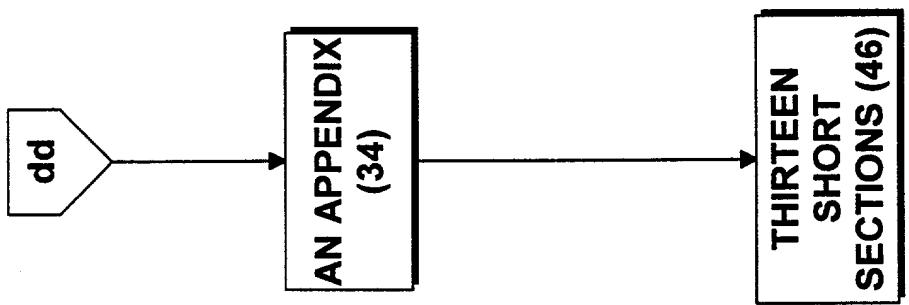


FIG. 1AA

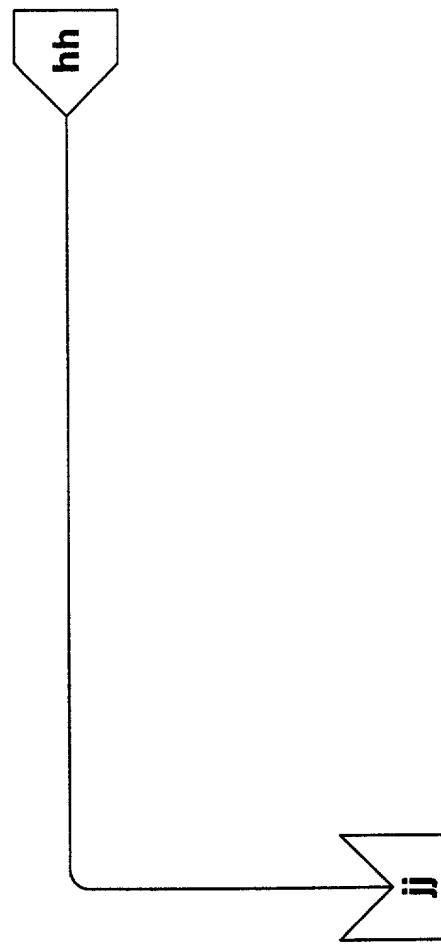


FIG. 1BB

FIG. 1CC

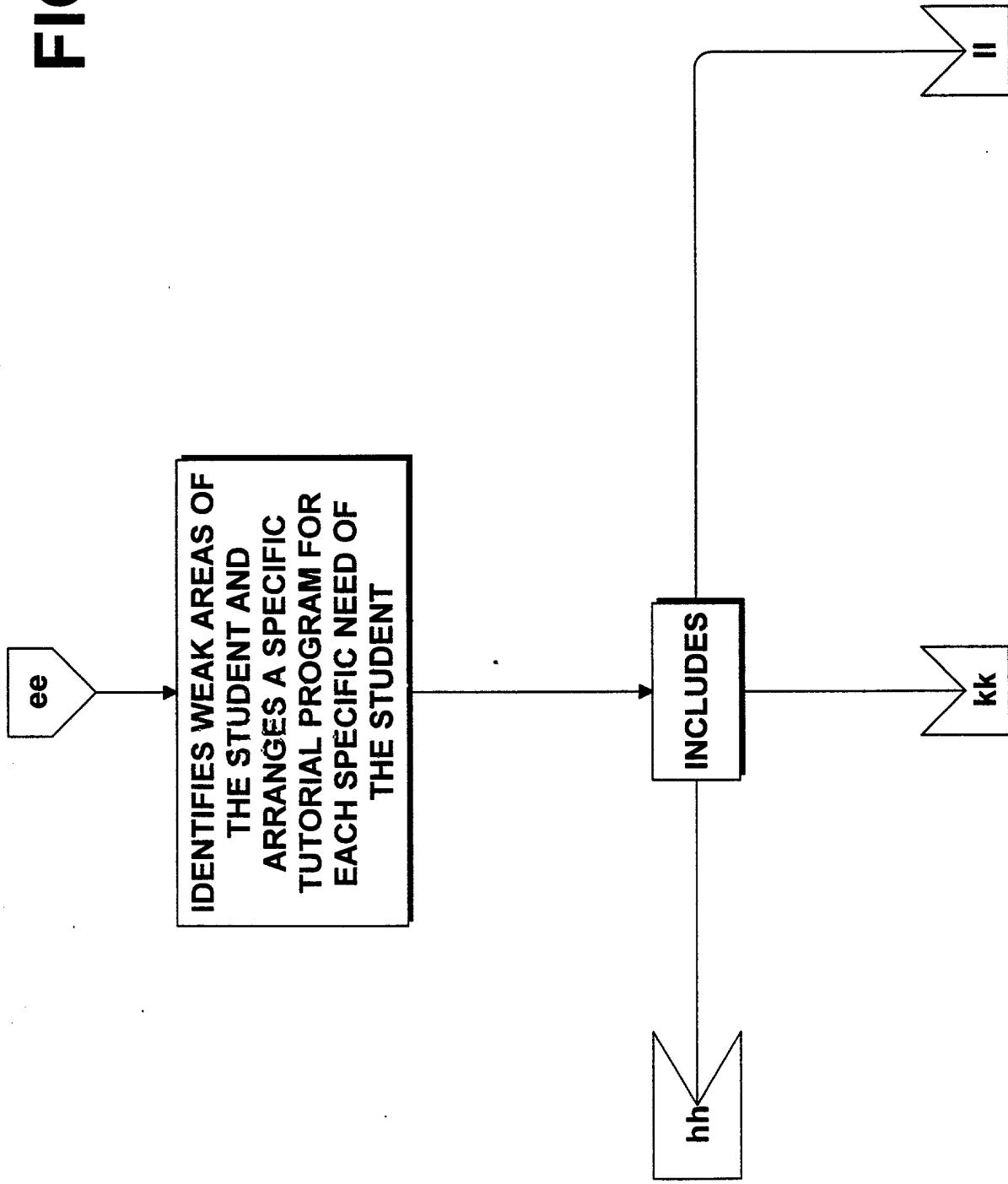
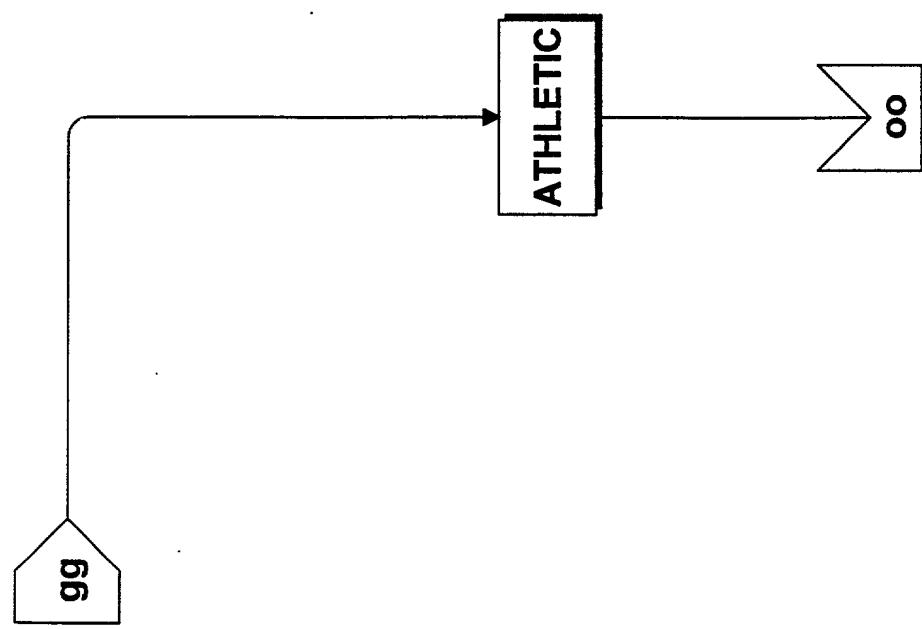


FIG. 1EE



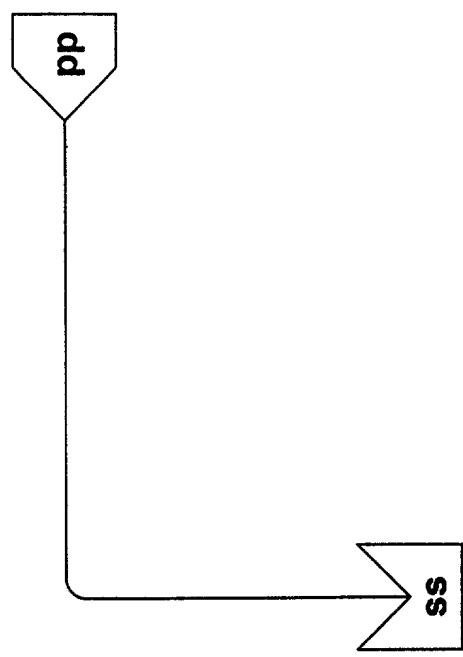


FIG. 1FF

FIG. 1GG

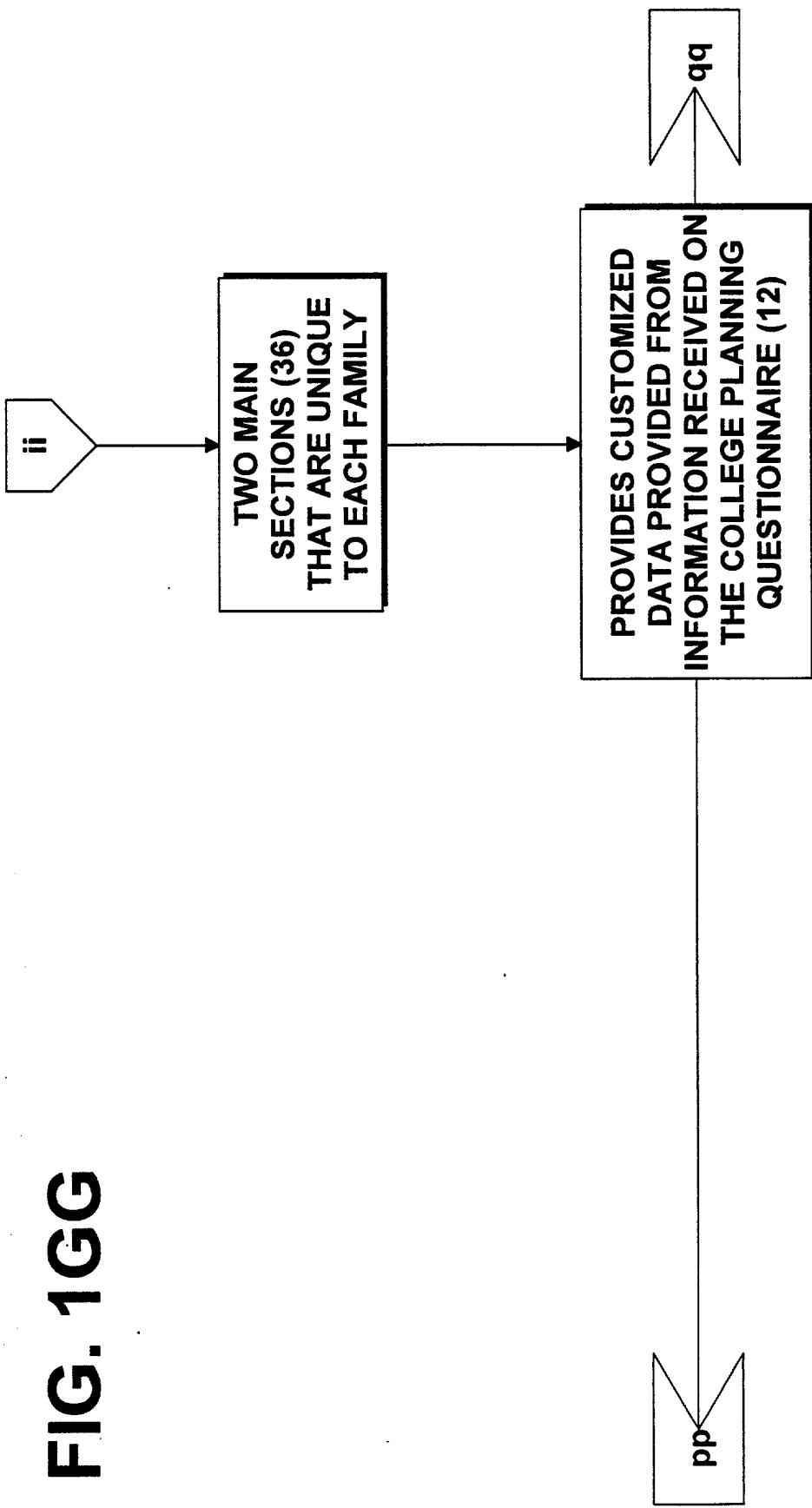


FIG. 1HH



FIG. 1



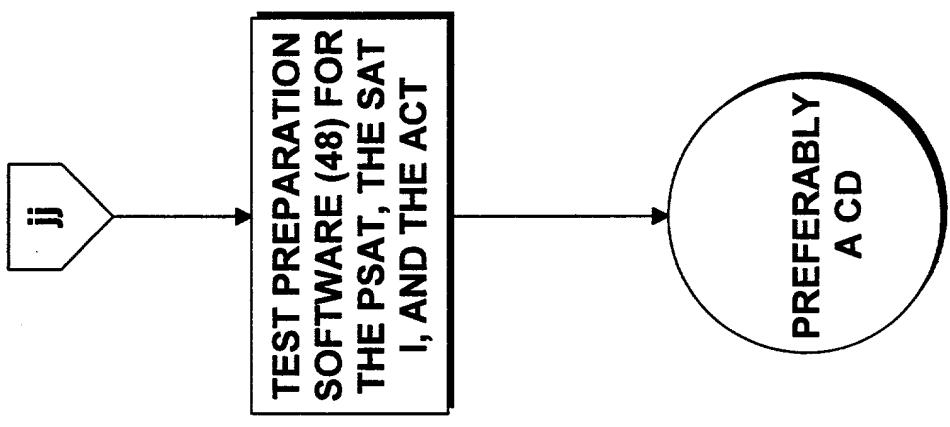


FIG. 1JJ

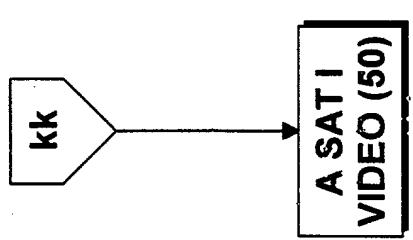
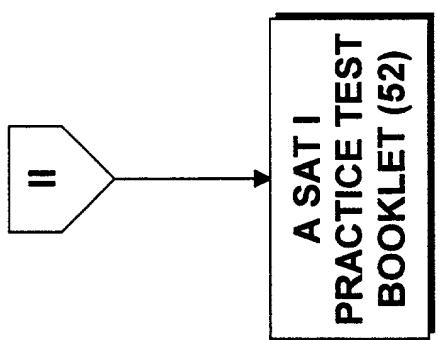


FIG. 1KK

FIG. 1LL

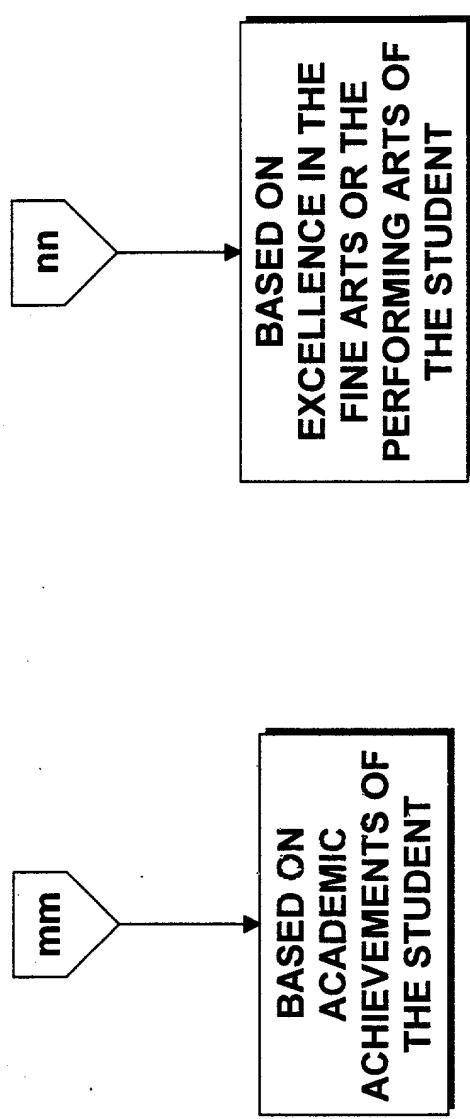
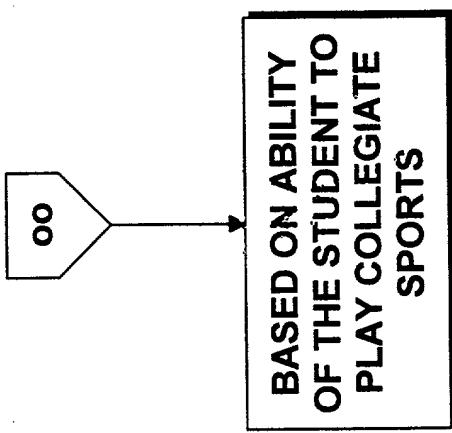


FIG. 1MM



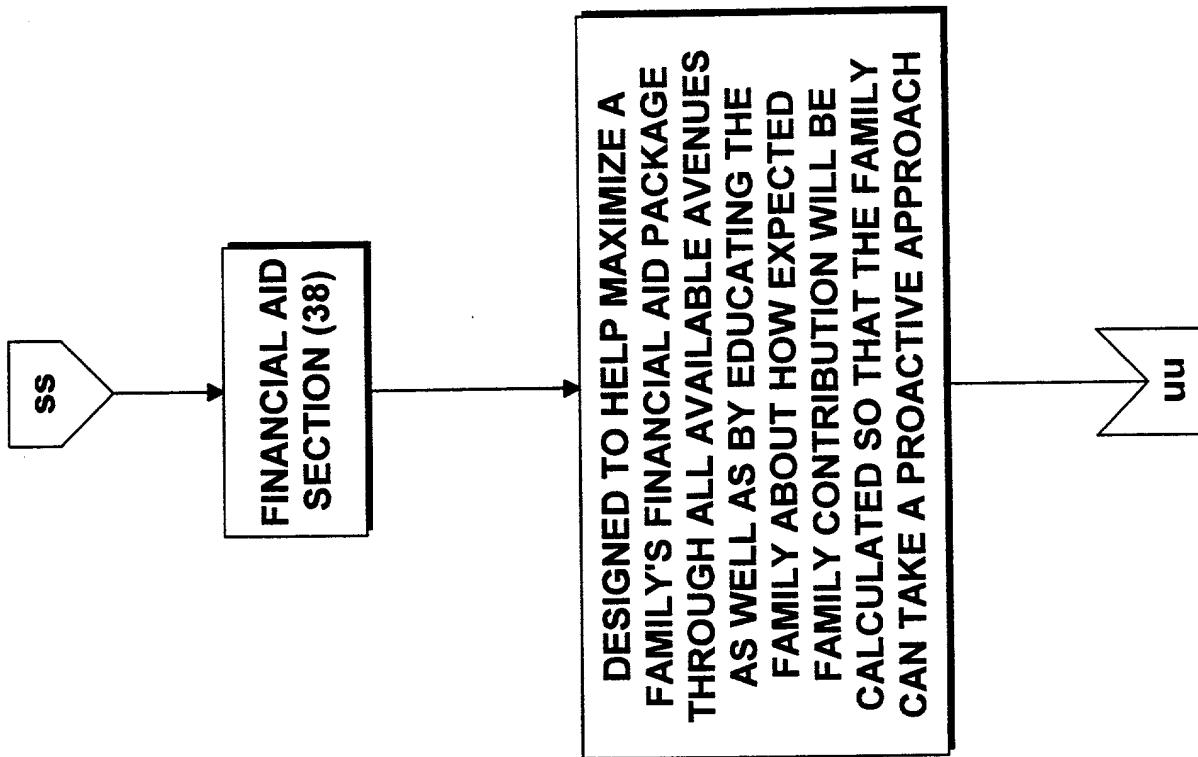
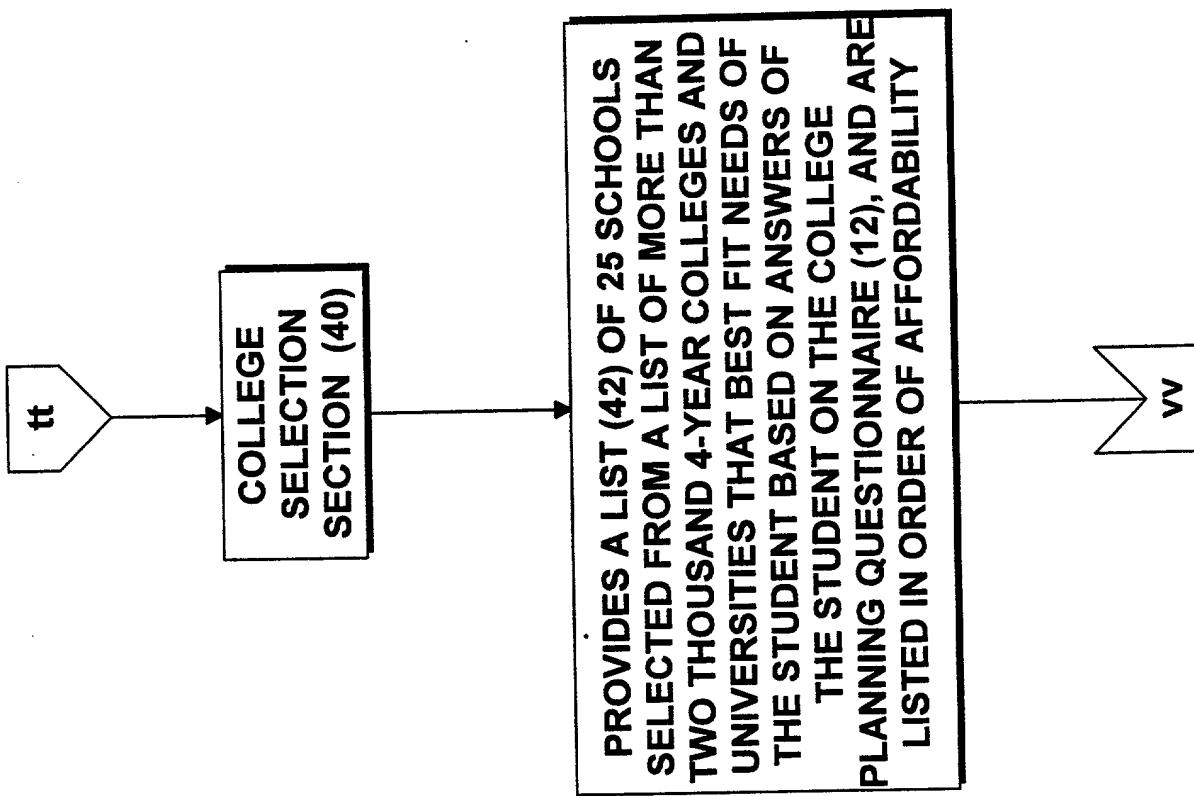


FIG. 1NN

FIG. 100



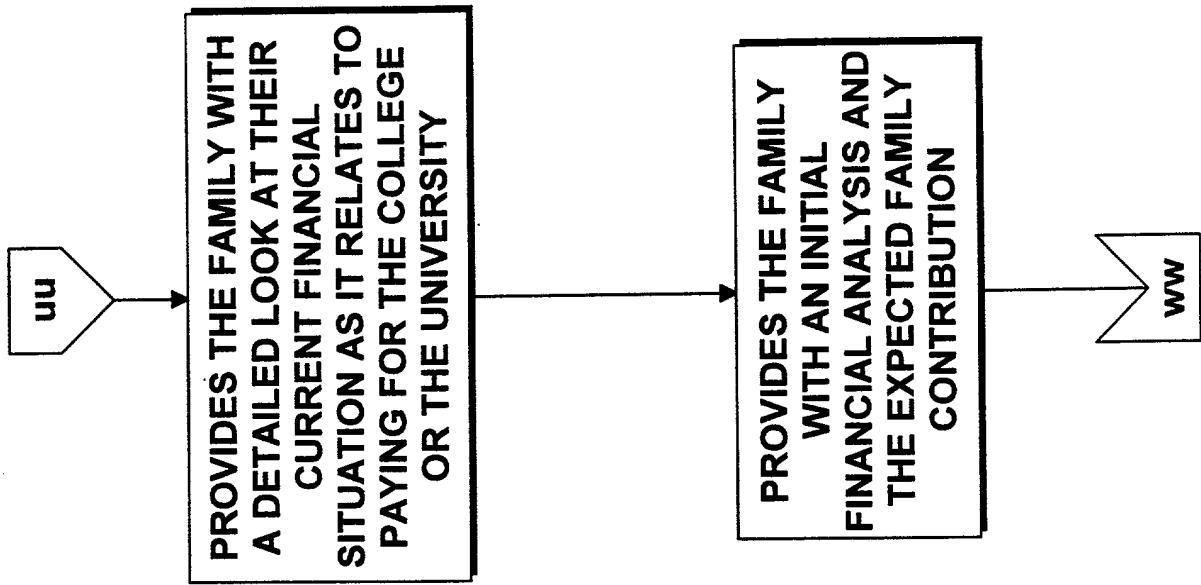
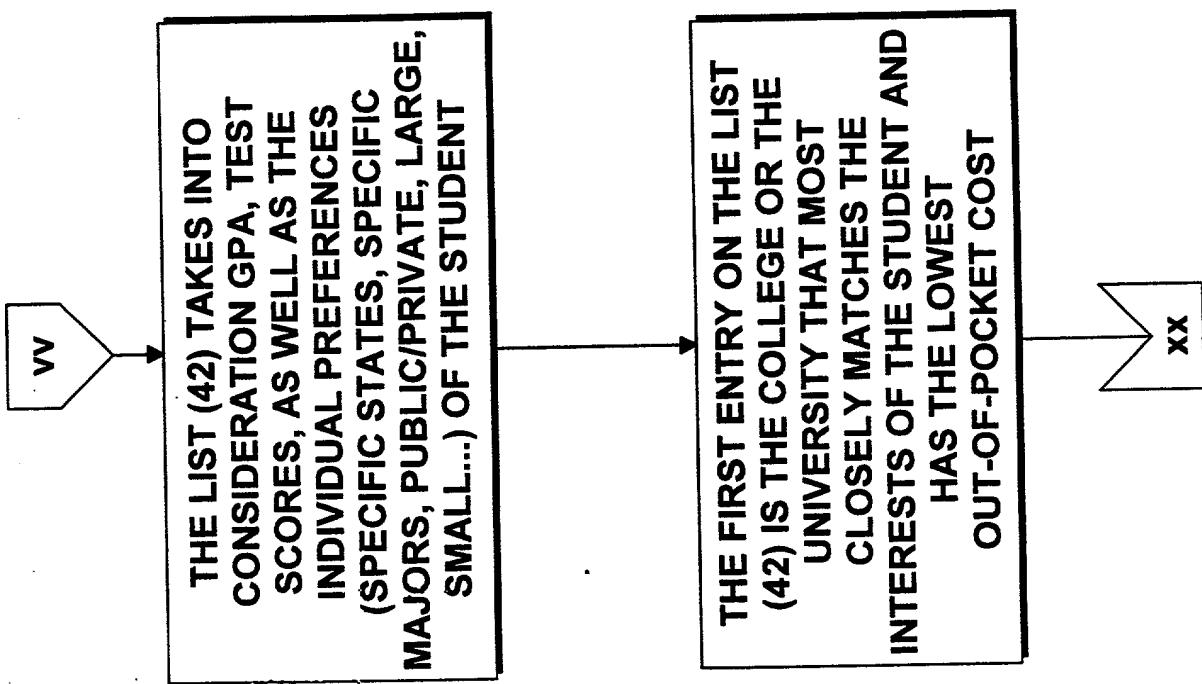


FIG. 1PP

FIG. 1QQ



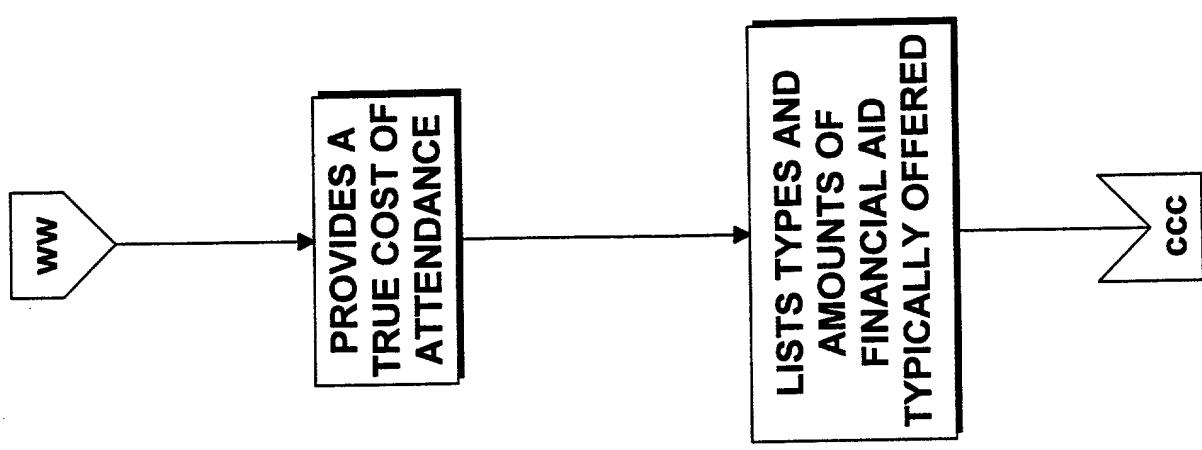


FIG. 1RR

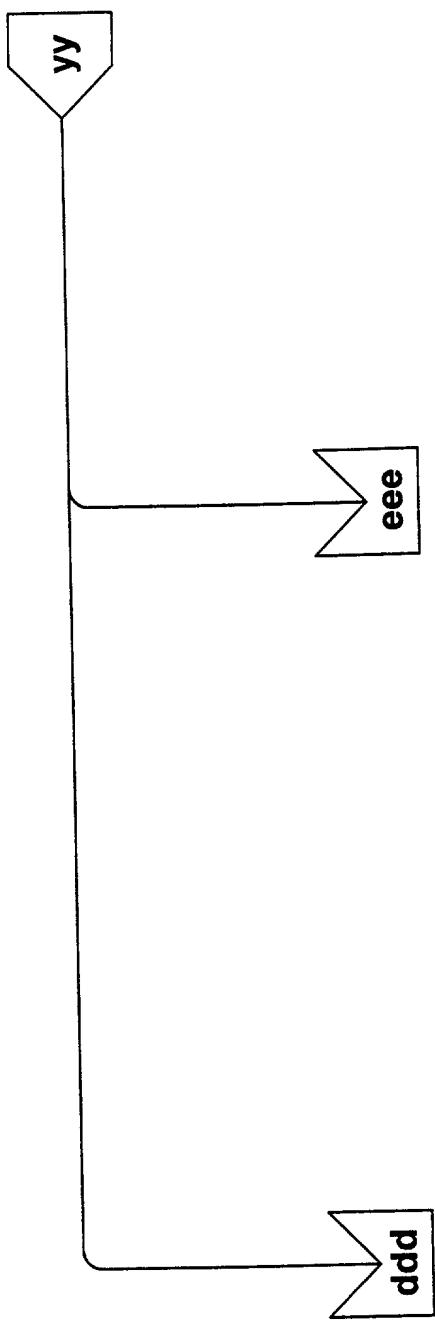


FIG. 1SS

FIG. 1TT

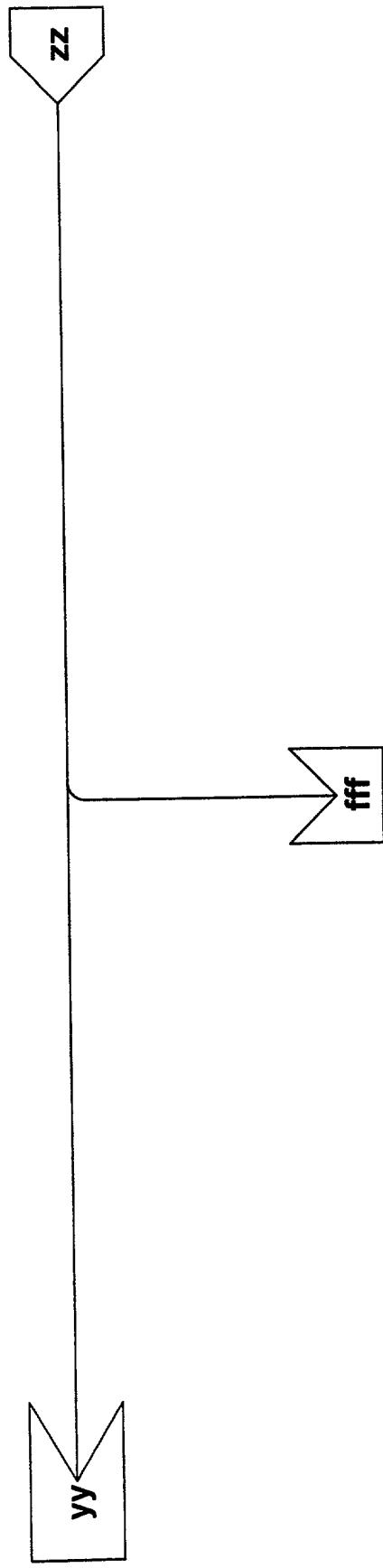


FIG. 1UU

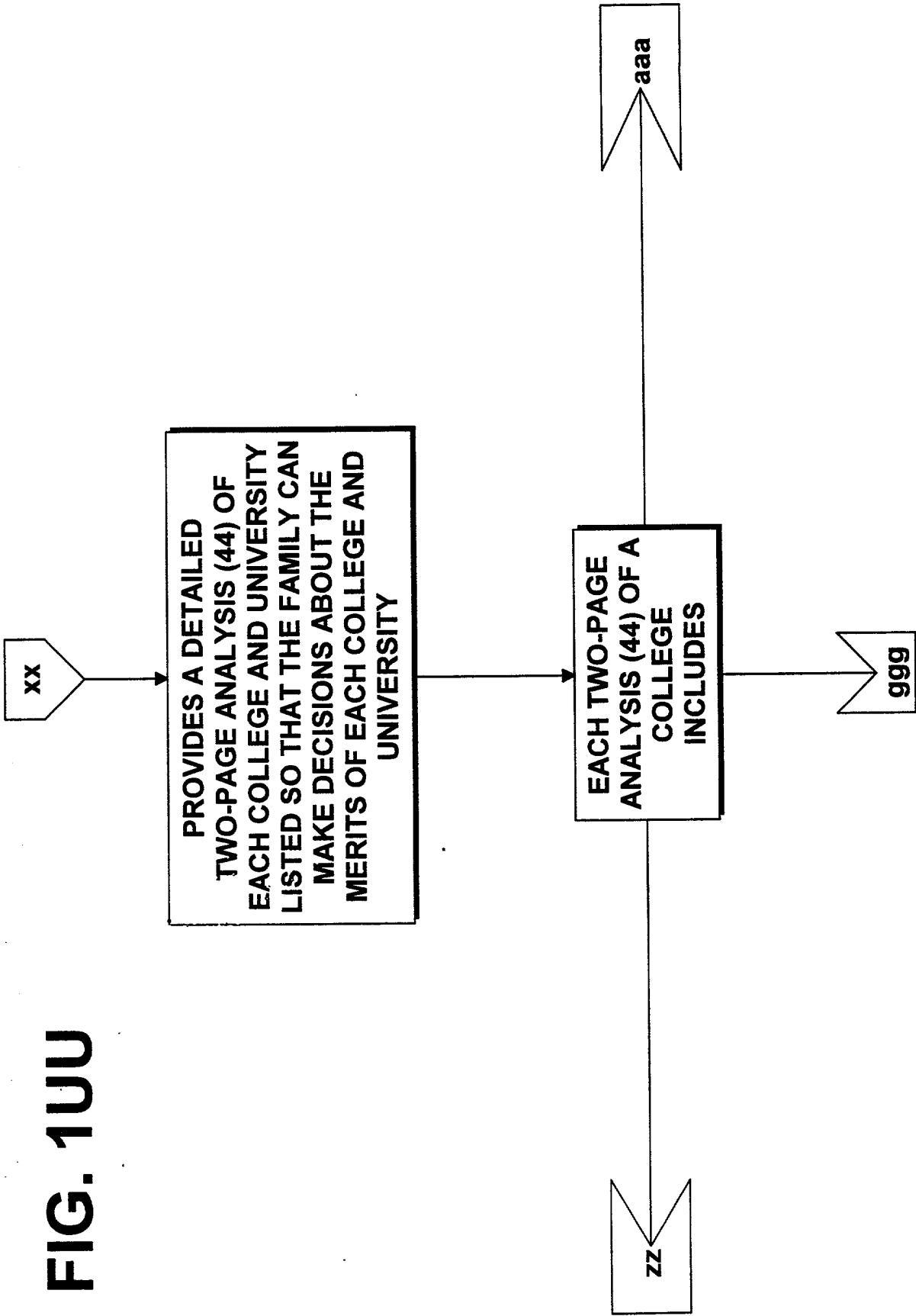


FIG. 1W

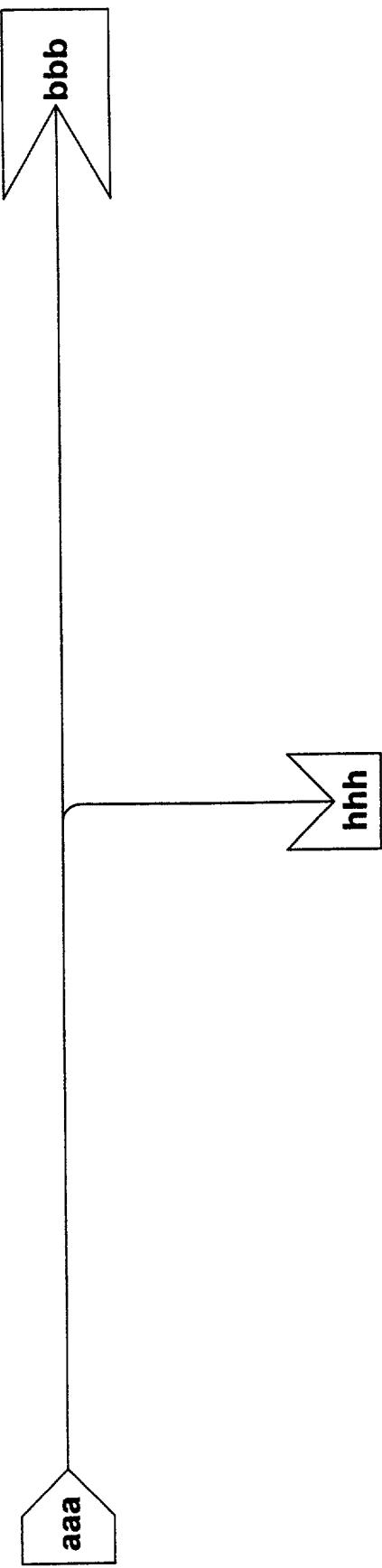
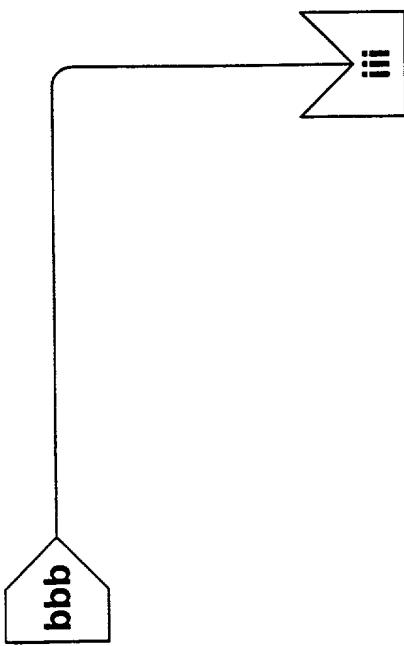


FIG. 1WW



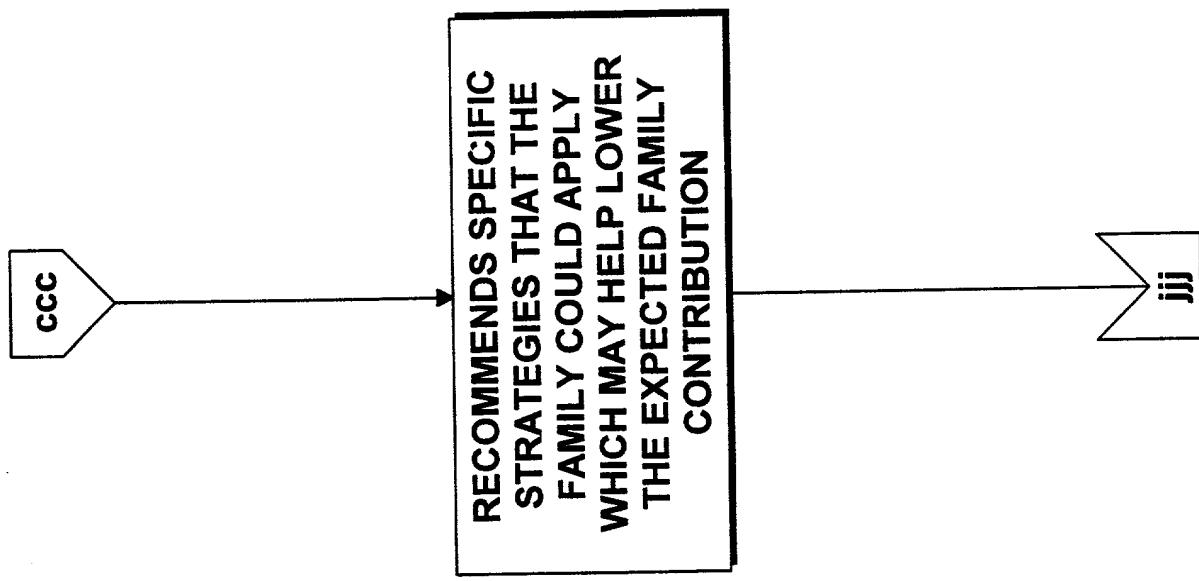
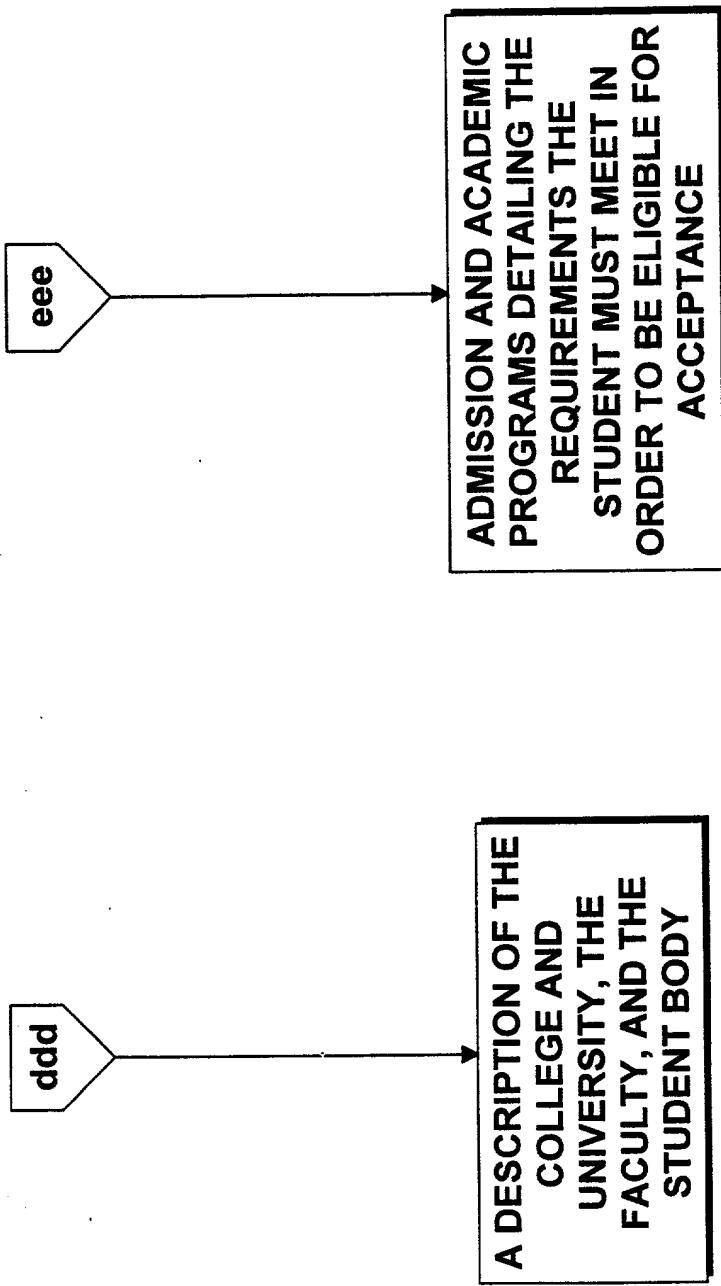


FIG. 1XX

FIG. 1YY



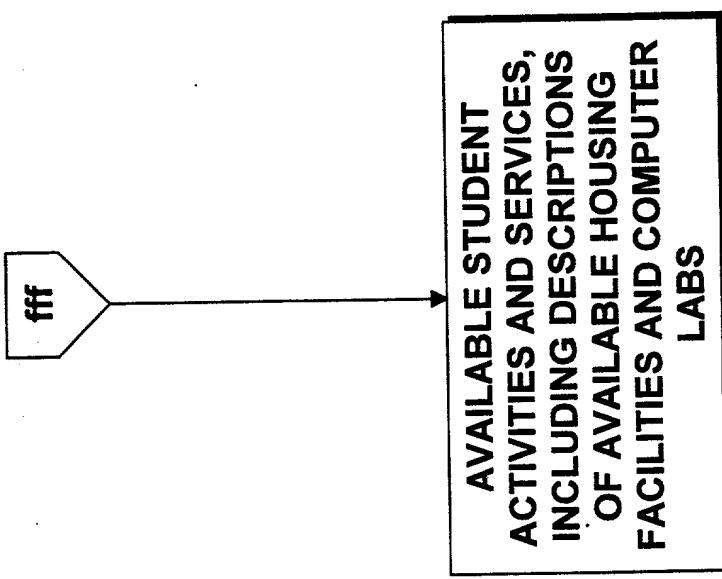


FIG. 1ZZ

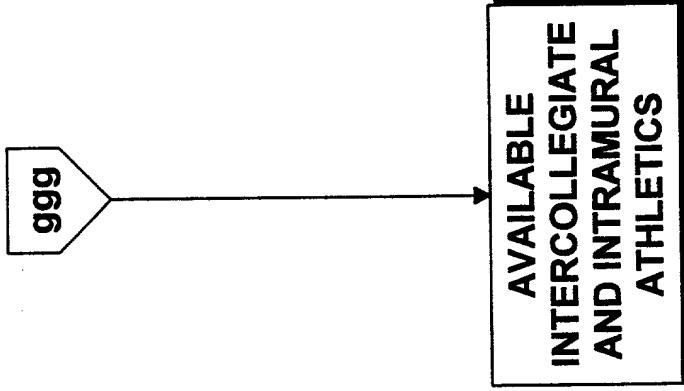
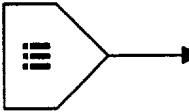


FIG. 1AAA

FIG. 1CCC



AN OVERVIEW OF FINANCIAL AID OFFERINGS INCLUDING WHAT SPECIFIC OUT-OF-POCKET COSTS WOULD BE AT EACH SCHOOL AND UNIVERSITY, STANDARDIZED COST OF ATTENDANCE FOR EACH SCHOOL AND UNIVERSITY LISTED SO AS TO ENSURE THAT THE FAMILY COMPARES TRUE COSTS, INFORMATION ABOUT AMOUNT OF GIFT AID AND SELF-HELP AID THAT IS HISTORICALLY AVAILABLE AT EACH SCHOOL AND UNIVERSITY BASED ON THE EXPECTED FAMILY CONTRIBUTION, AND ADVISING THE FAMILY HOW MUCH EACH COLLEGE AND UNIVERSITY HISTORICALLY GIVES IN FUNDING THAT THE FAMILY WILL NOT HAVE TO PAY BACK (GIFT AID) VERSUS FUNDING THE FAMILY WILL HAVE TO PAY BACK OR EARN (WORK-STUDY AND LOANS)

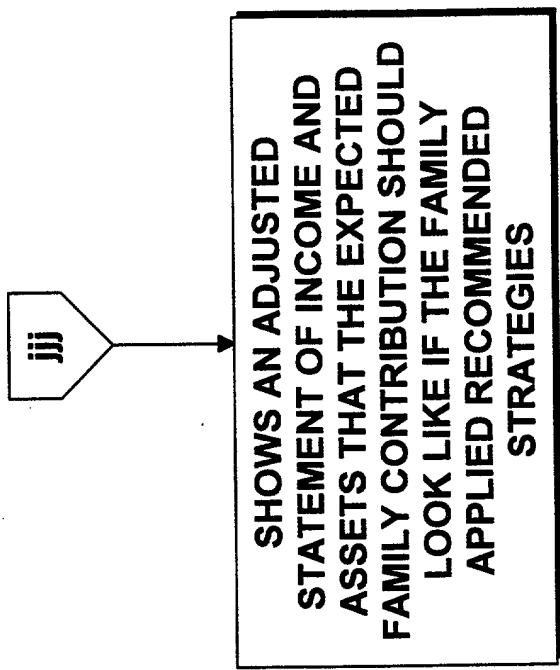


FIG. 1DDD

**METHOD FOR OPTIMIZING SELECTION OF A COLLEGE OR A
UNIVERSITY BY UTILIZING A SYSTEM PROVIDED BY A PROGRAM**

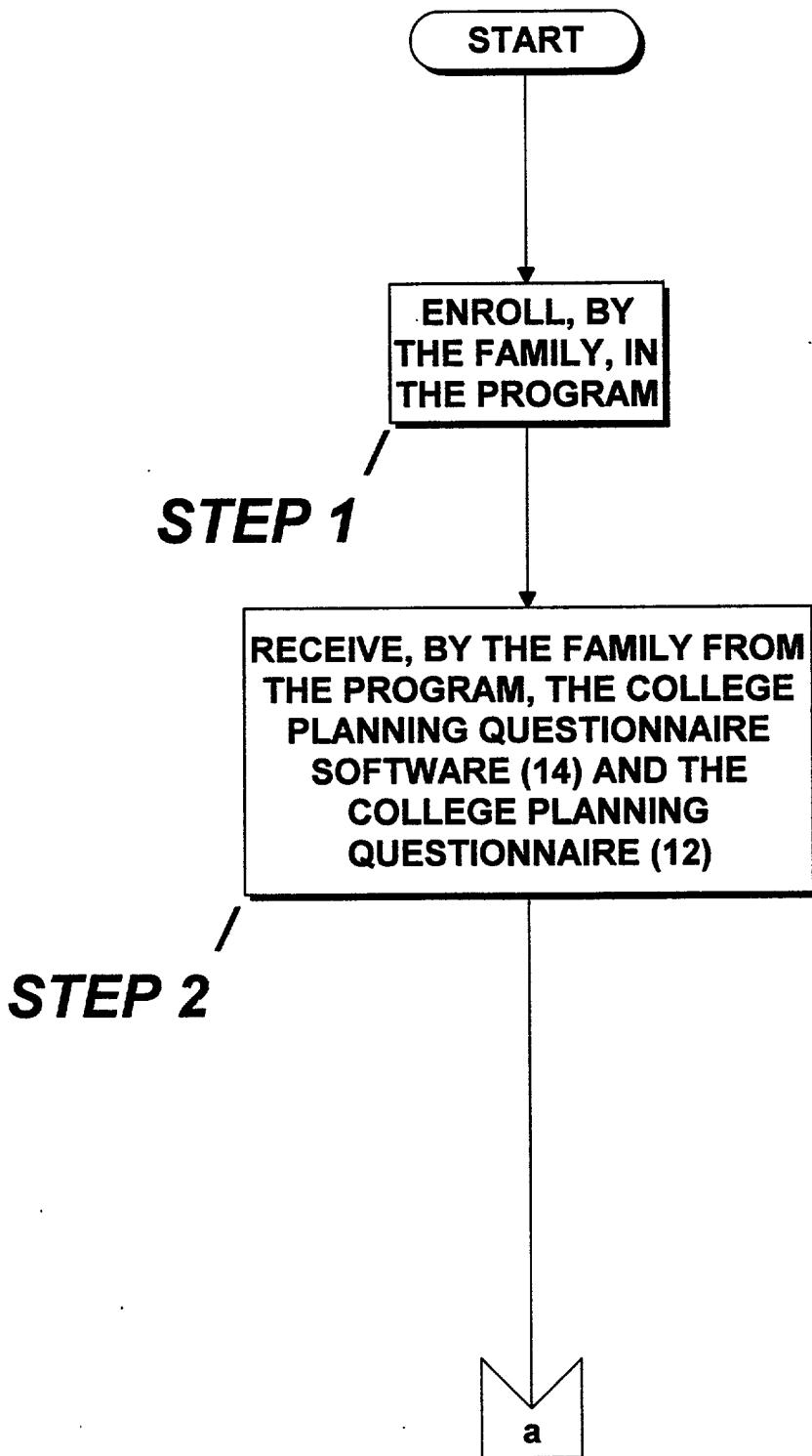


FIG. 2A

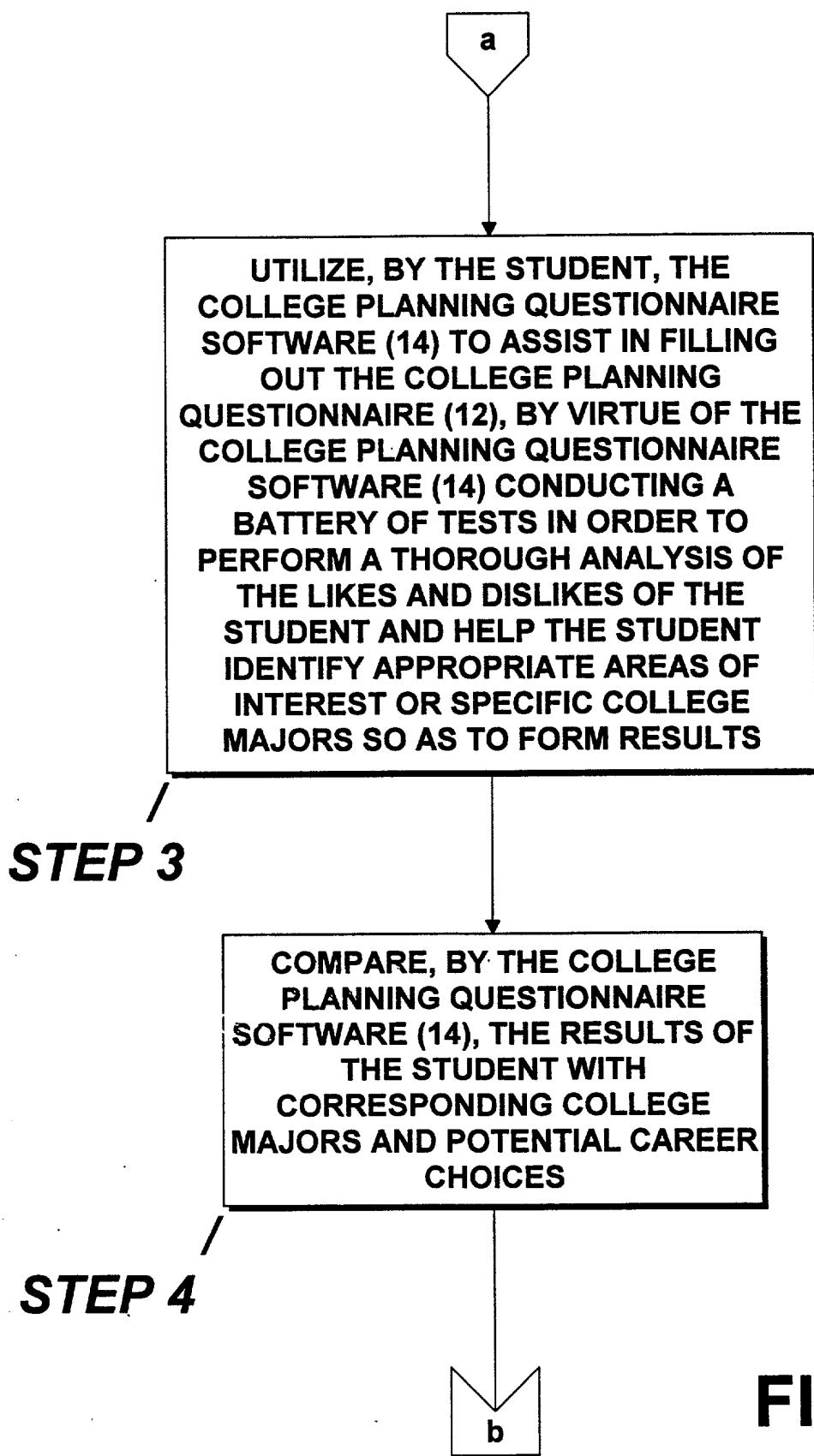
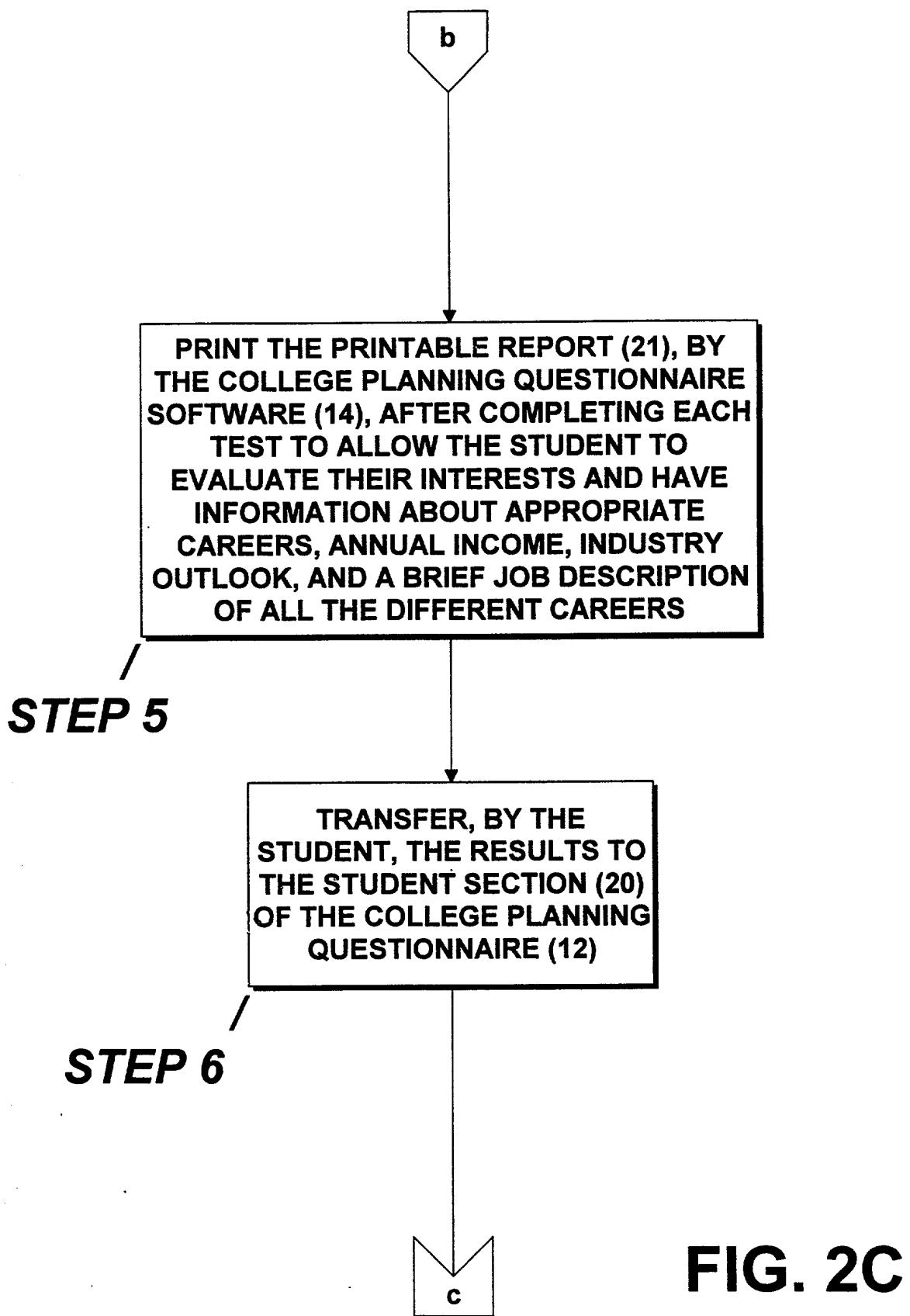
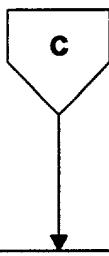


FIG. 2B





COMPLETE, BY THE STUDENT, THE STUDENT SECTION (20) OF THE COLLEGE PLANNING QUESTIONNAIRE (12) AND COMPLETE, BY THE PARENTS, THE PARENTS SECTION (18) OF THE COLLEGE PLANNING QUESTIONNAIRE (12) SO AS TO FORM A COMPLETED COLLEGE PLANNING QUESTIONNAIRE WHICH COLLECTS INFORMATION FROM THE FAMILY INCLUDING INFORMATION ABOUT THE INTERESTS, APTITUDE, ABILITIES, TALENTS, AND COLLEGE SELECTION PREFERENCES OF THE STUDENT AND CRITICAL INFORMATION ABOUT THE FINANCES OF THE FAMILY FROM BOTH THE PARENTS AND THE STUDENT

STEP 7

MAIL, BY THE FAMILY TO THE PROGRAM, THE COMPLETED COLLEGE PLANNING QUESTIONNAIRE

STEP 8

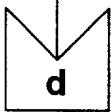
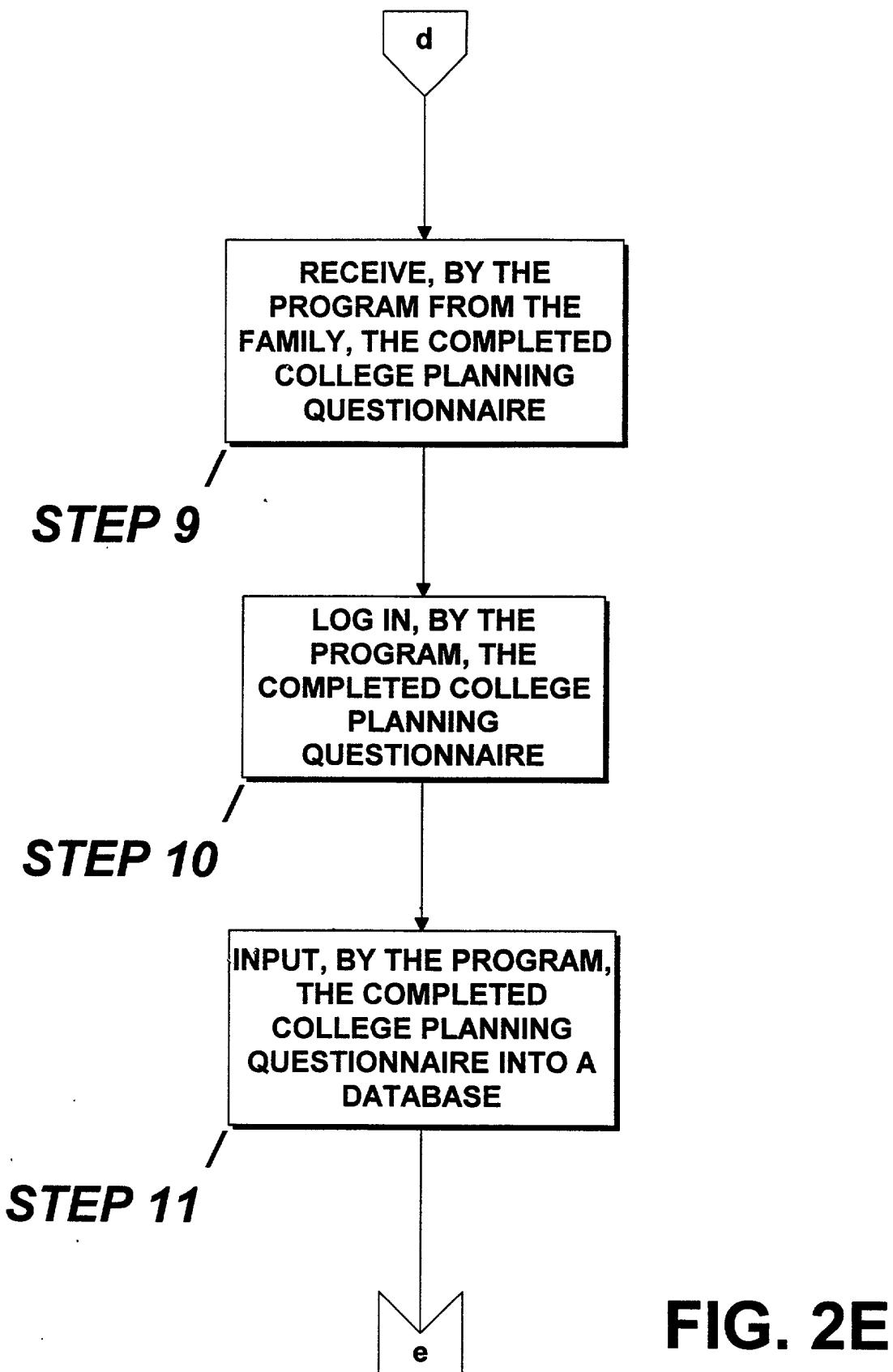
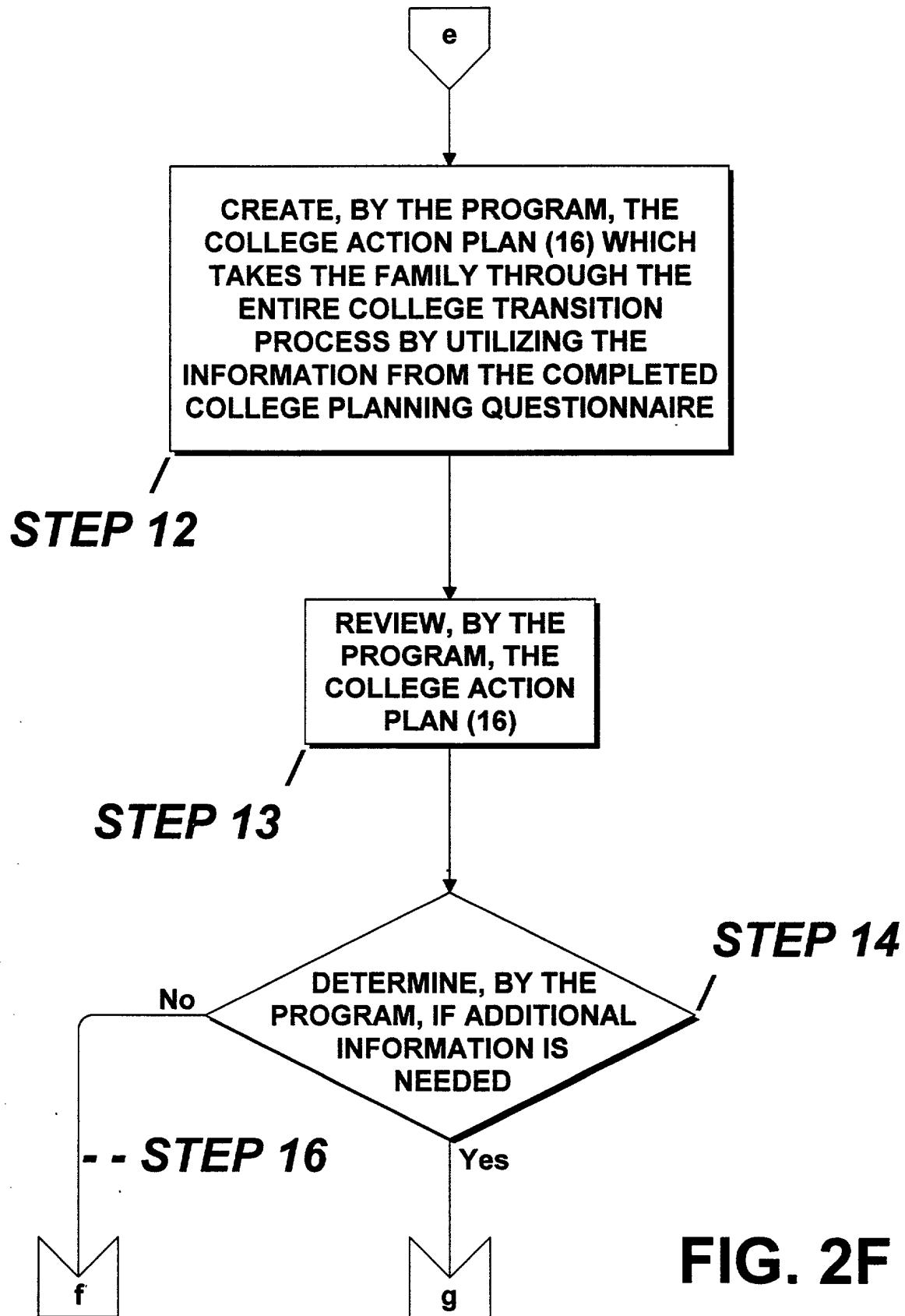


FIG. 2D





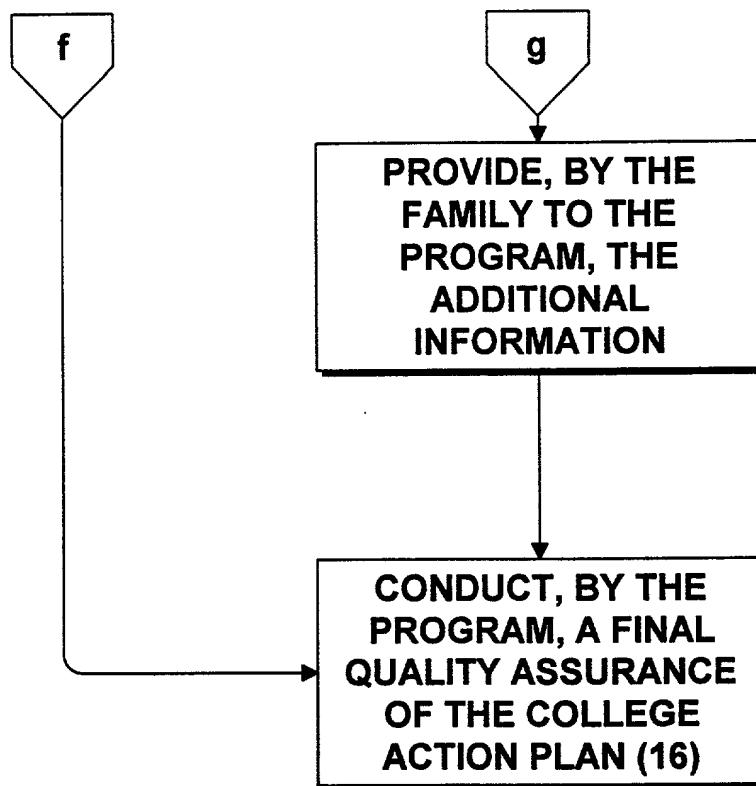


FIG. 2G

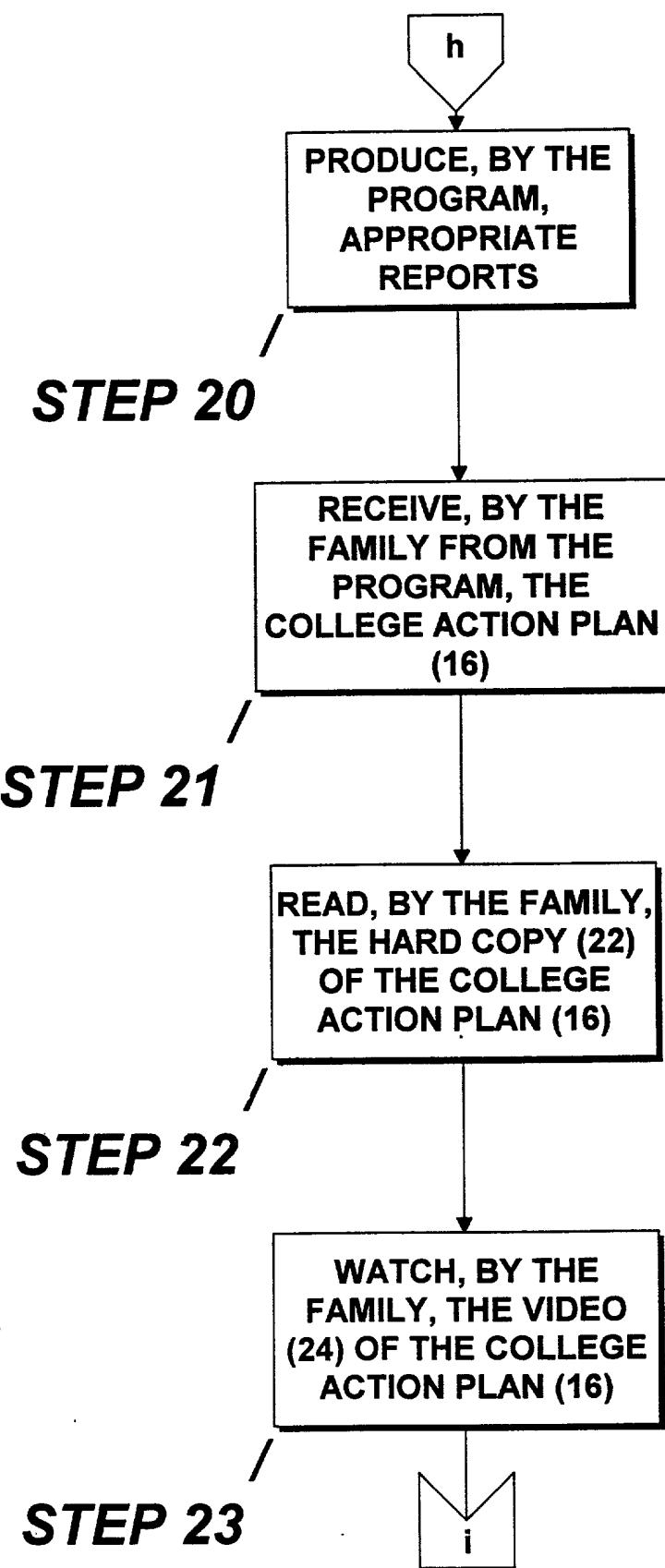
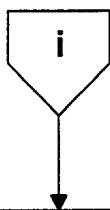


FIG. 2H



UTILIZE, BY THE FAMILY, THE ACTION ITEM CHECKLIST (32) AT THE END OF EACH SECTION OF THE HARD COPY (22) OF THE COLLEGE ACTION PLAN (16) TO ASSIST THE FAMILY IN THEIR PROGRESS THROUGH THE COLLEGE ACTION PLAN (16)

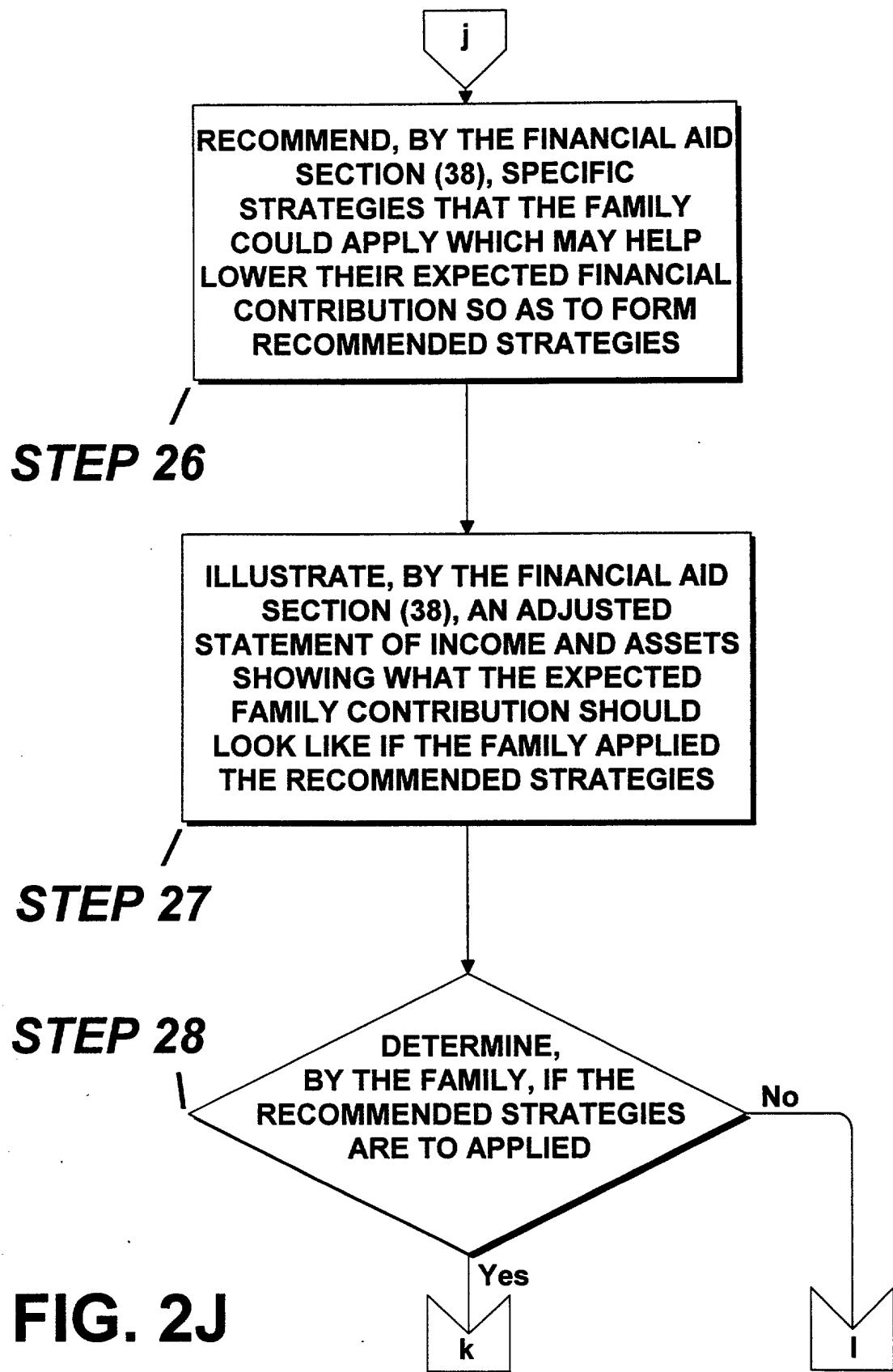
STEP 24

UTILIZE, BY THE FAMILY, THE FINANCIAL AID SECTION (38) OF THE COLLEGE ACTION PLAN (16) TO PROVIDE THE FAMILY WITH A DETAILED LOOK AT THEIR CURRENT FINANCIAL SITUATION AS IT RELATES TO PAYING FOR THE COLLEGE OR THE UNIVERSITY BY PROVIDING AN INITIAL FINANCIAL ANALYSIS AND AN EXPECTED FAMILY CONTRIBUTION, AS WELL AS EDUCATING THE FAMILY ABOUT HOW THE EXPECTED FAMILY CONTRIBUTION WILL BE CALCULATED SO THAT THE FAMILY CAN TAKE A PROACTIVE APPROACH AND MAXIMIZE FINANCIAL AID PACKAGE THROUGH ALL AVAILABLE AVENUES

STEP 25



FIG. 2I



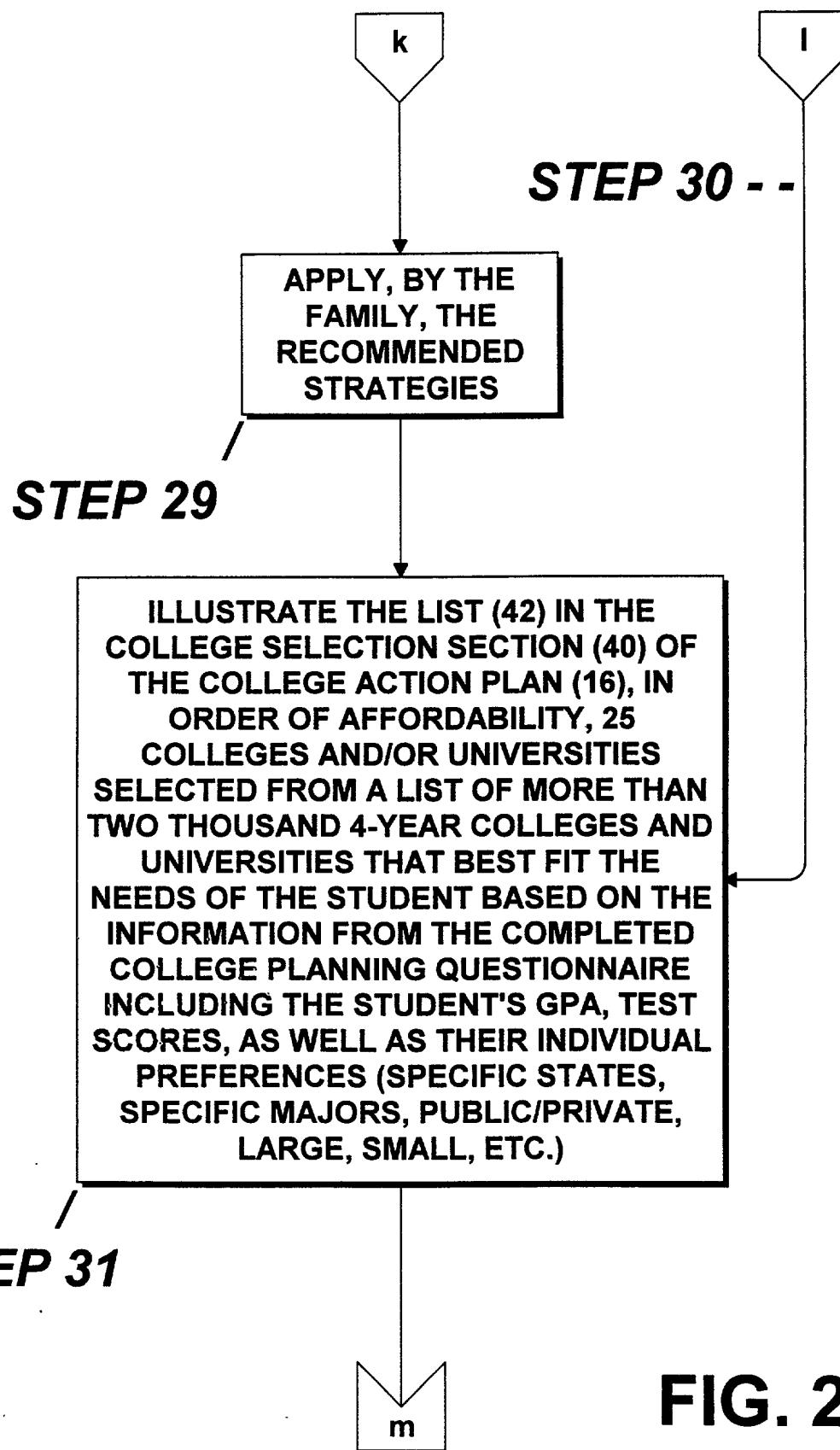


FIG. 2L

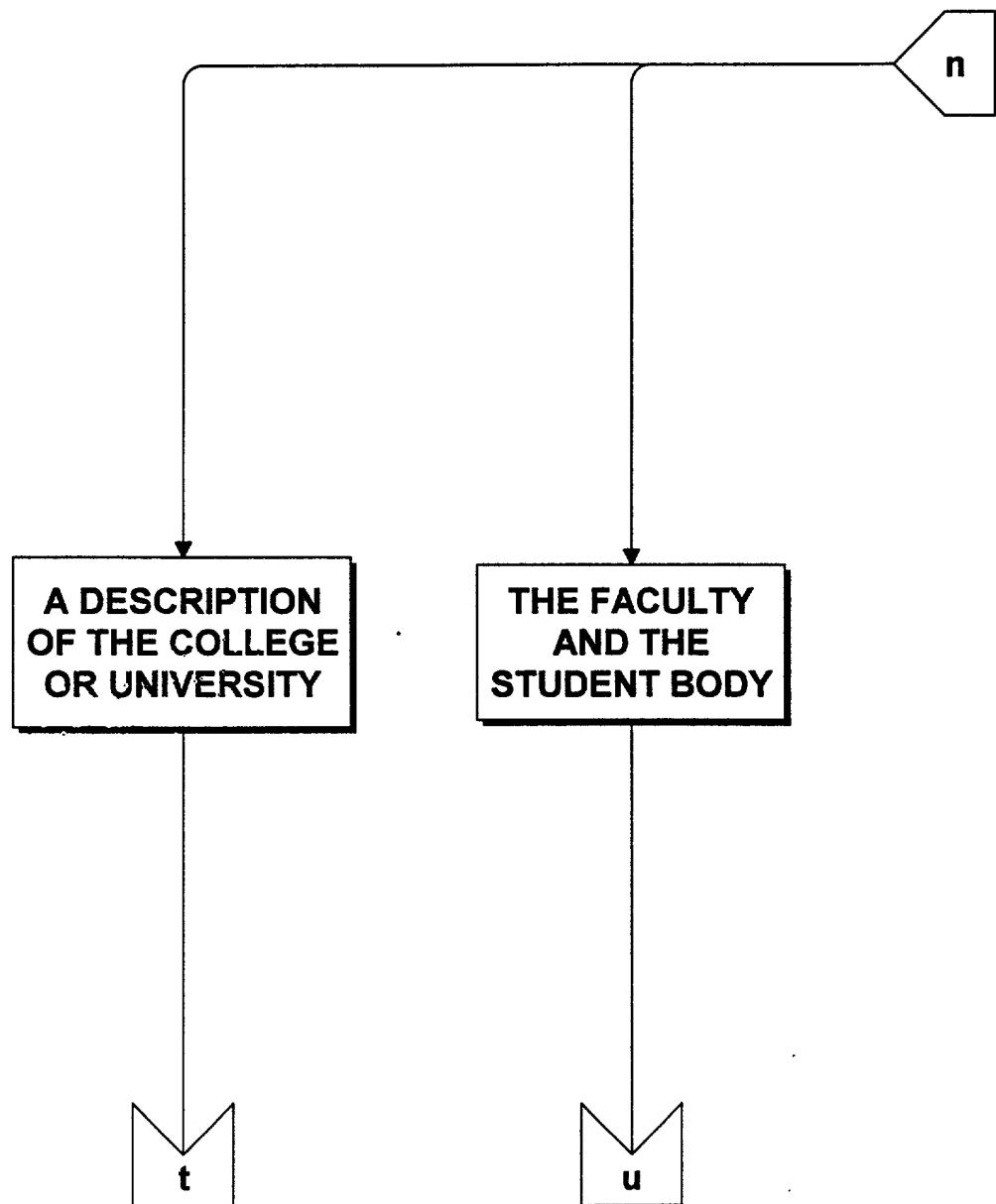
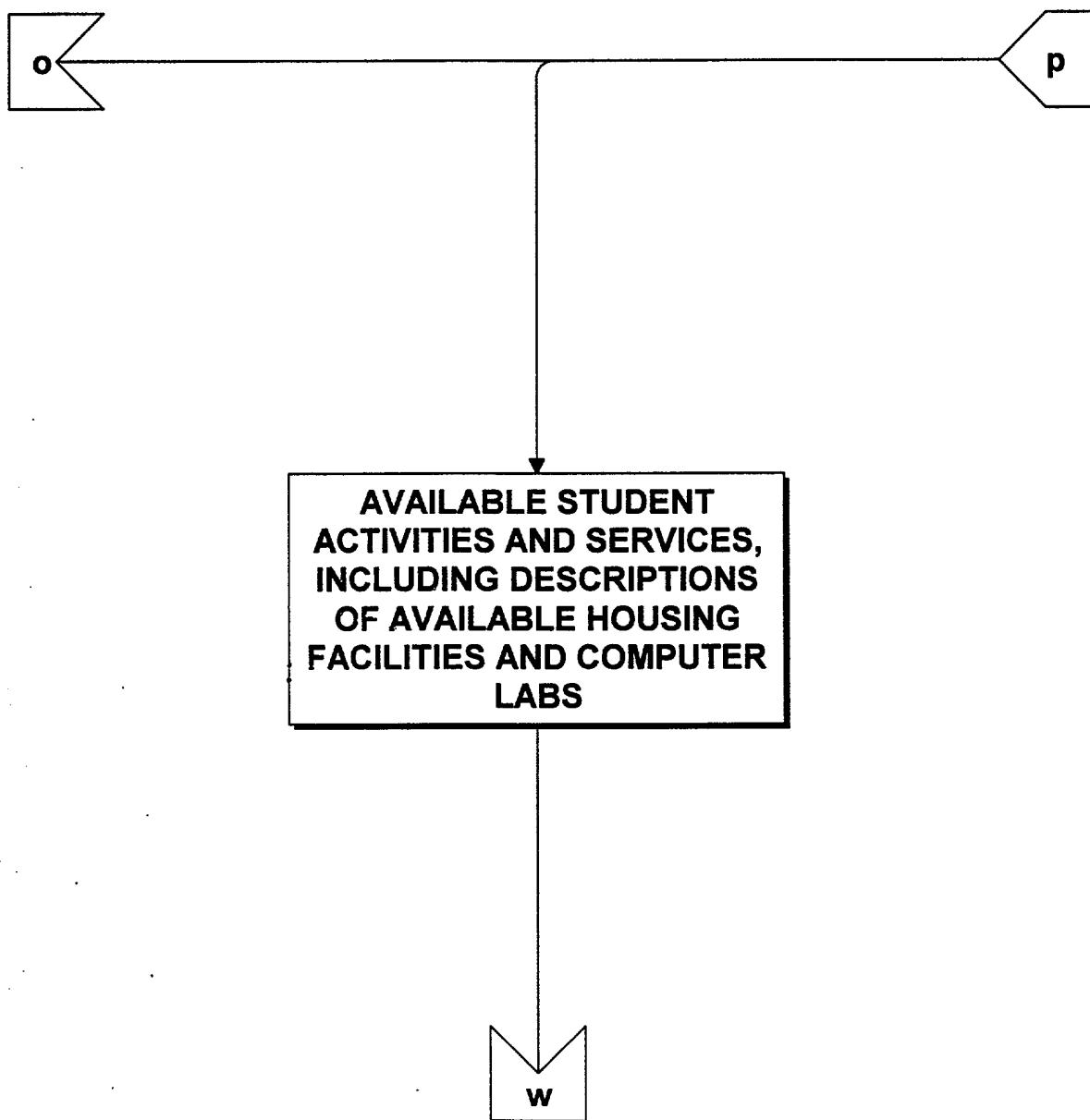


FIG. 2N



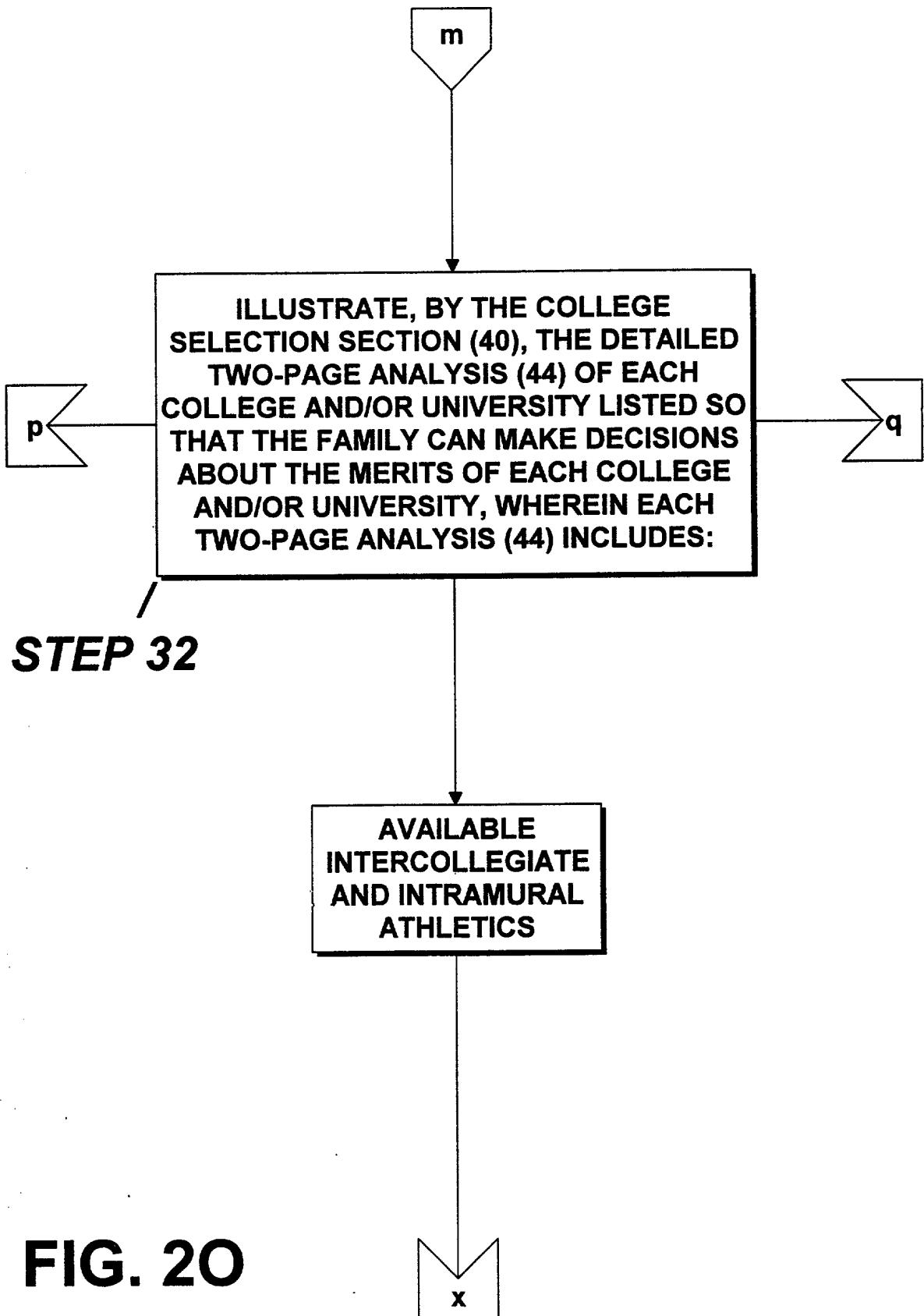


FIG. 20

FIG. 2P

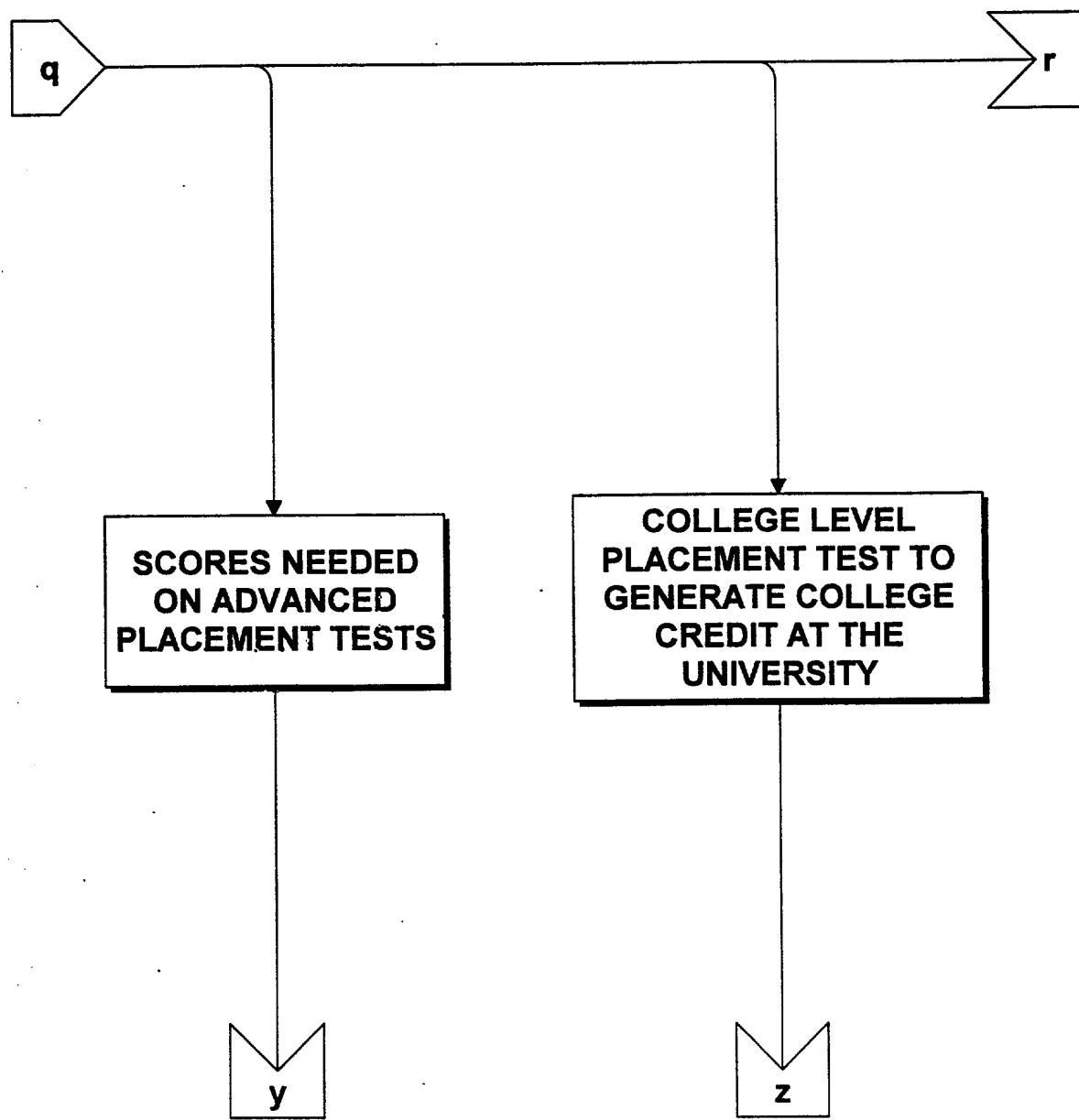


FIG. 2Q

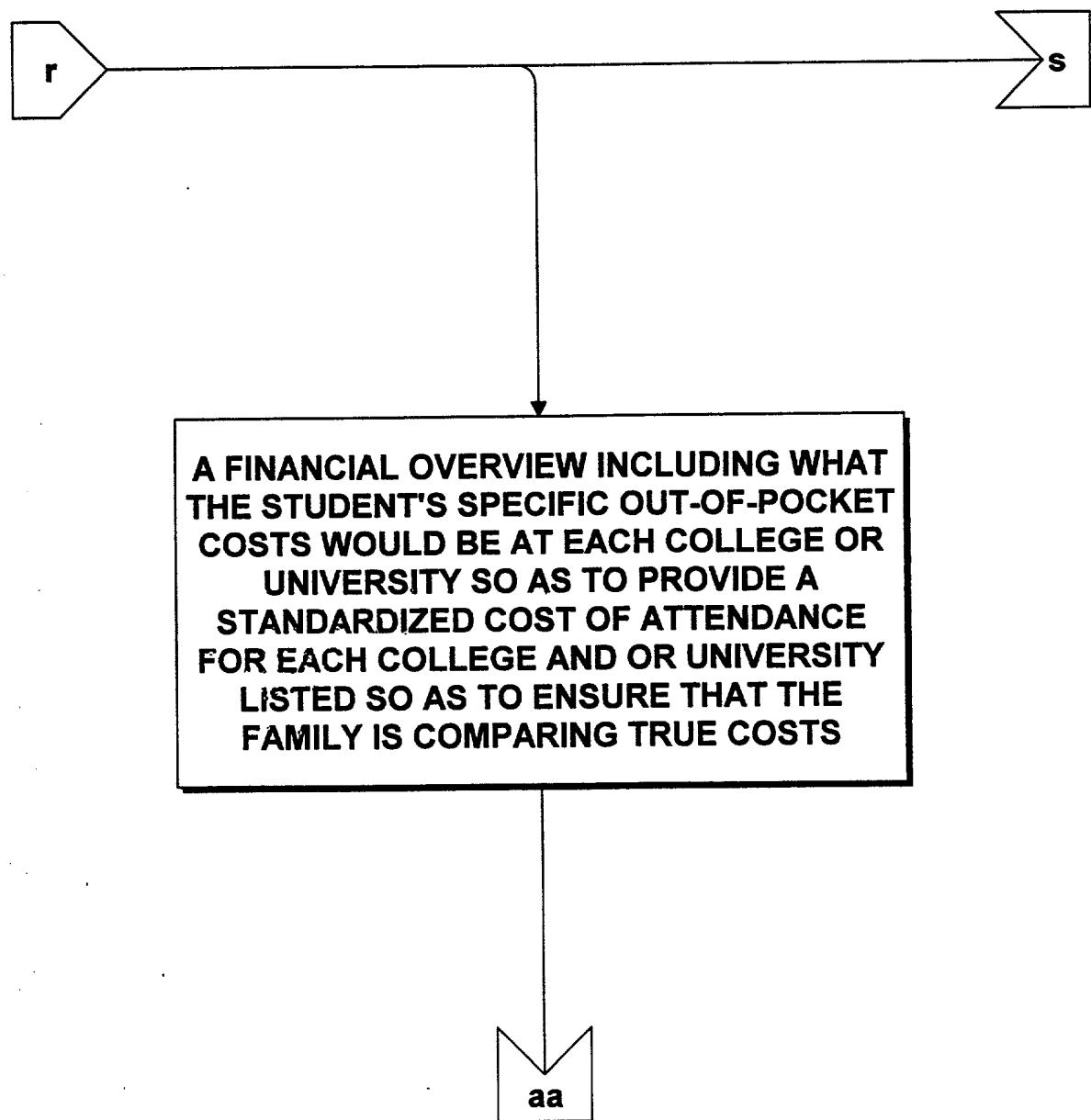
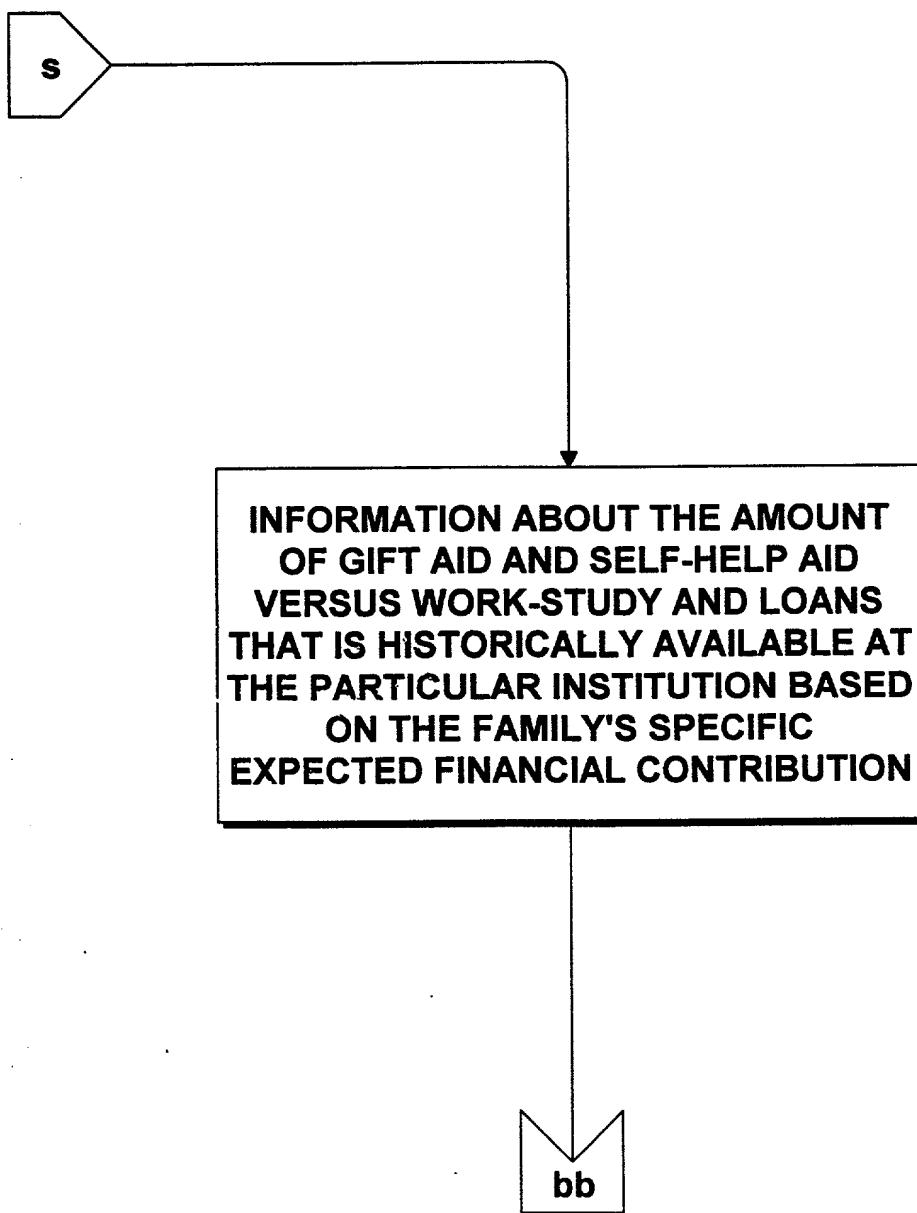


FIG. 2R



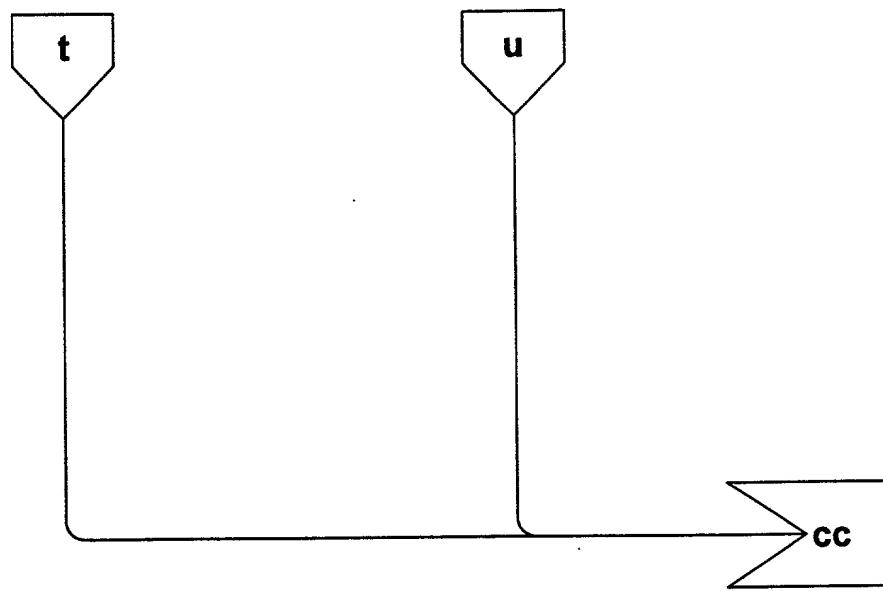


FIG. 2S

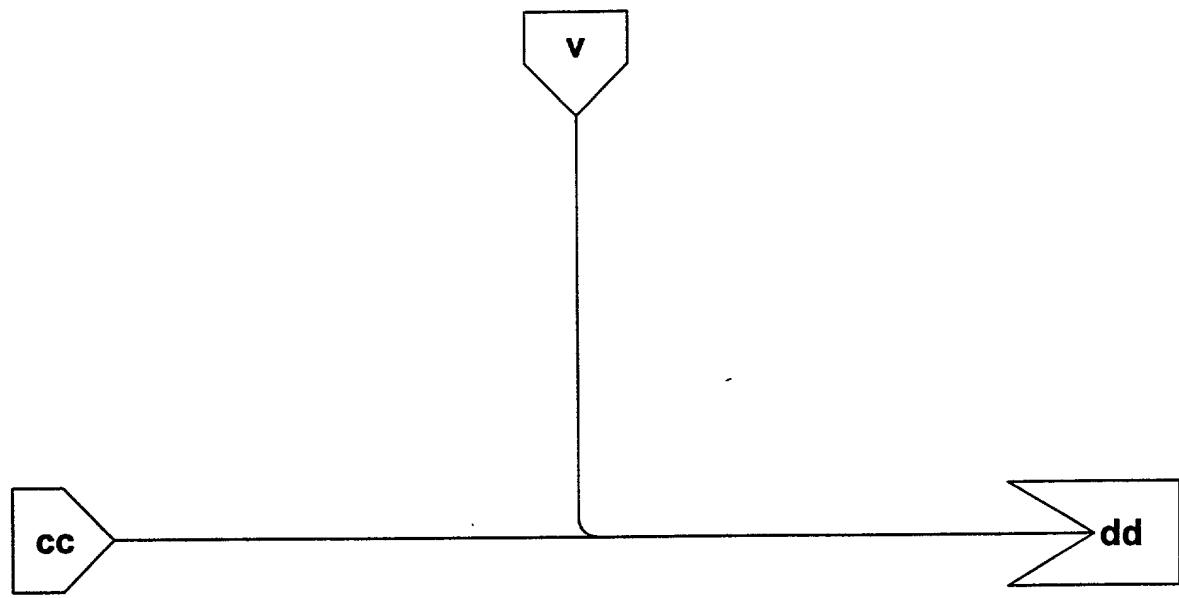


FIG. 2T

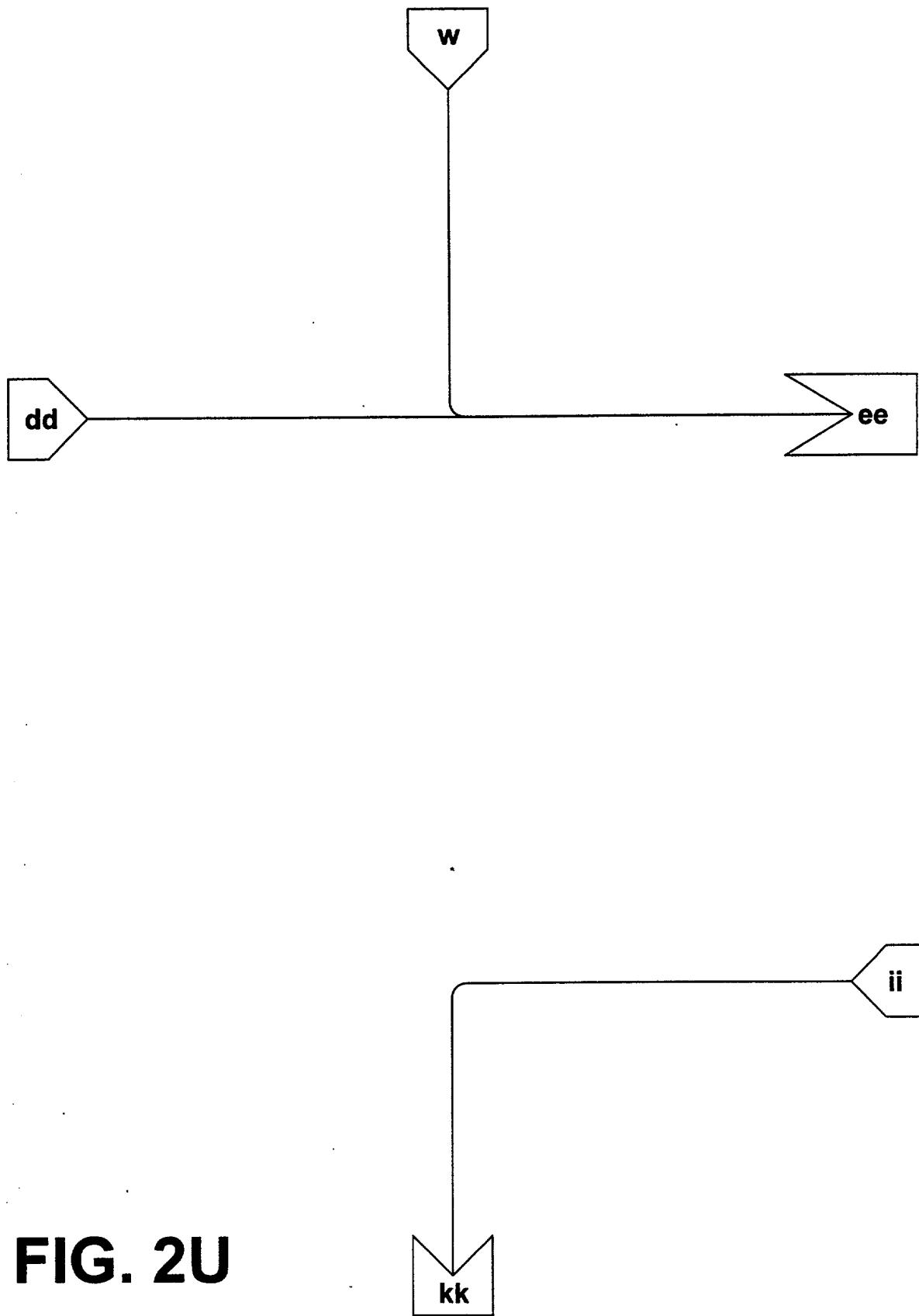
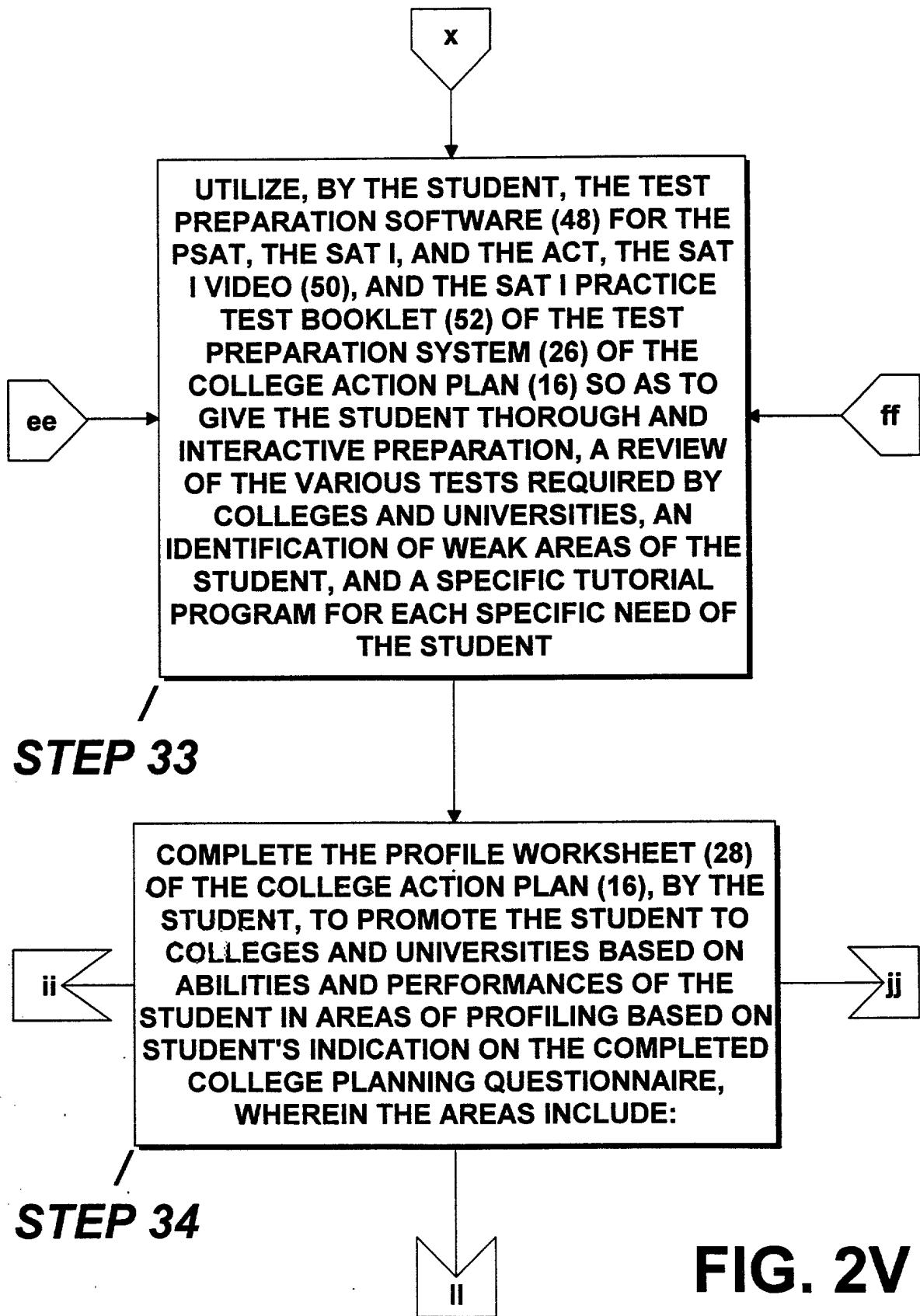


FIG. 2U



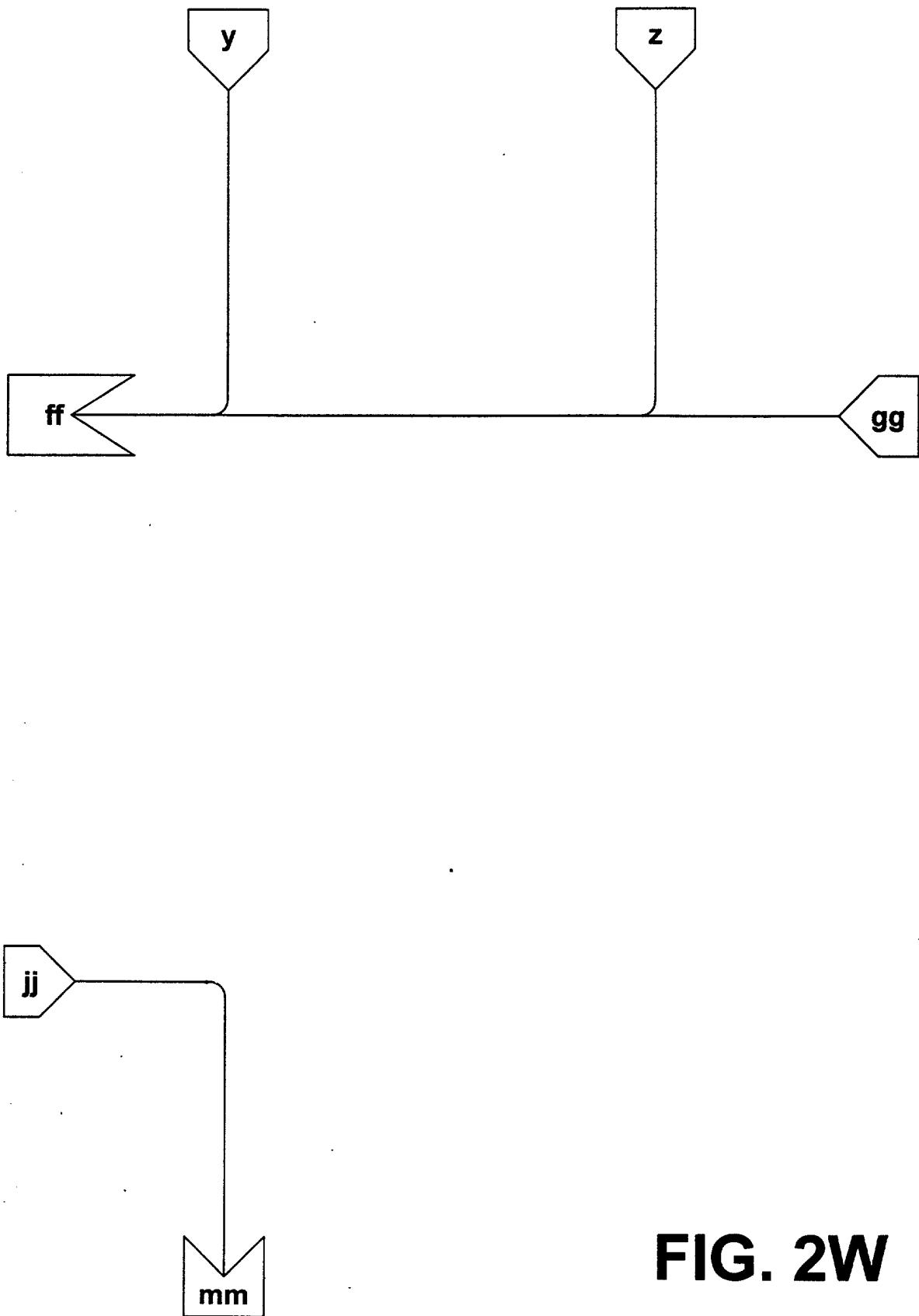


FIG. 2W

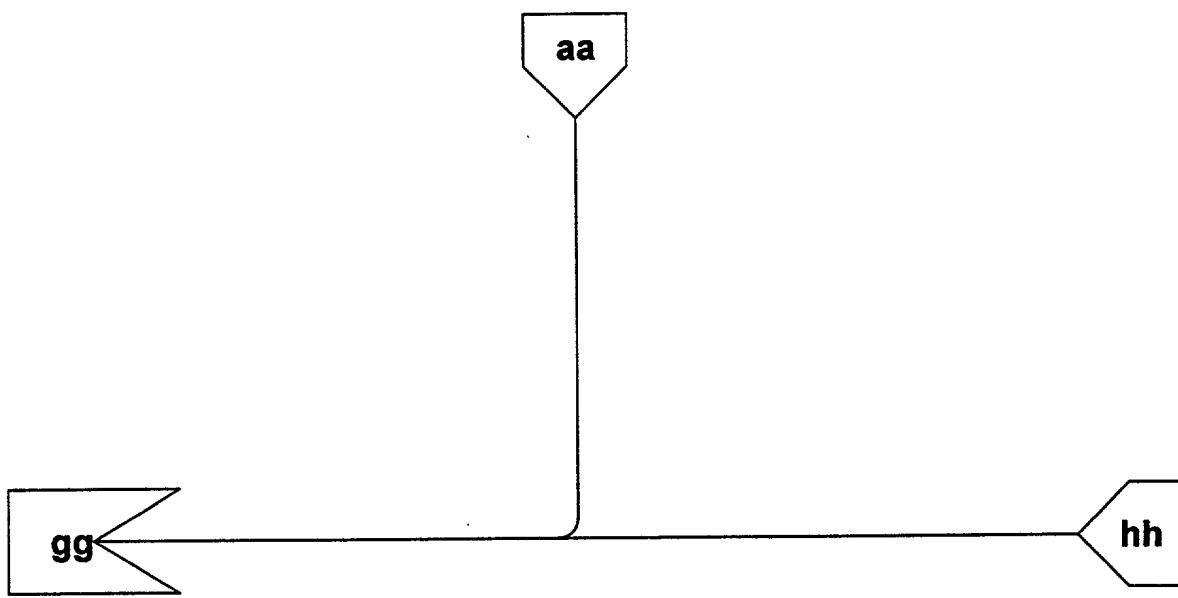


FIG. 2X

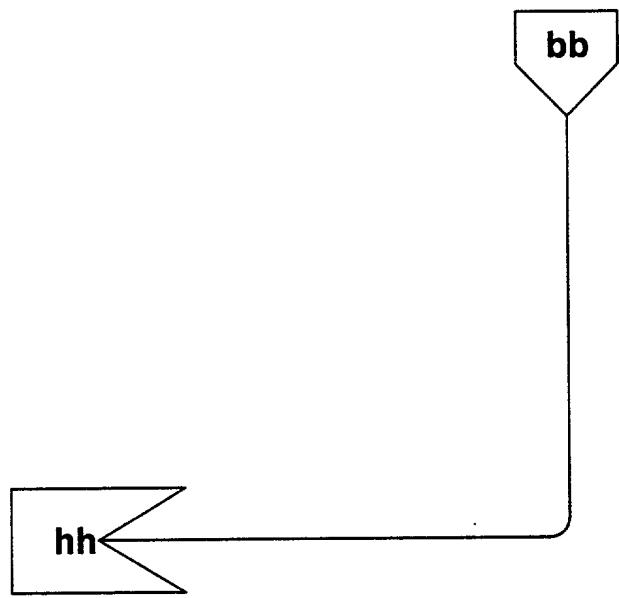


FIG. 2Y

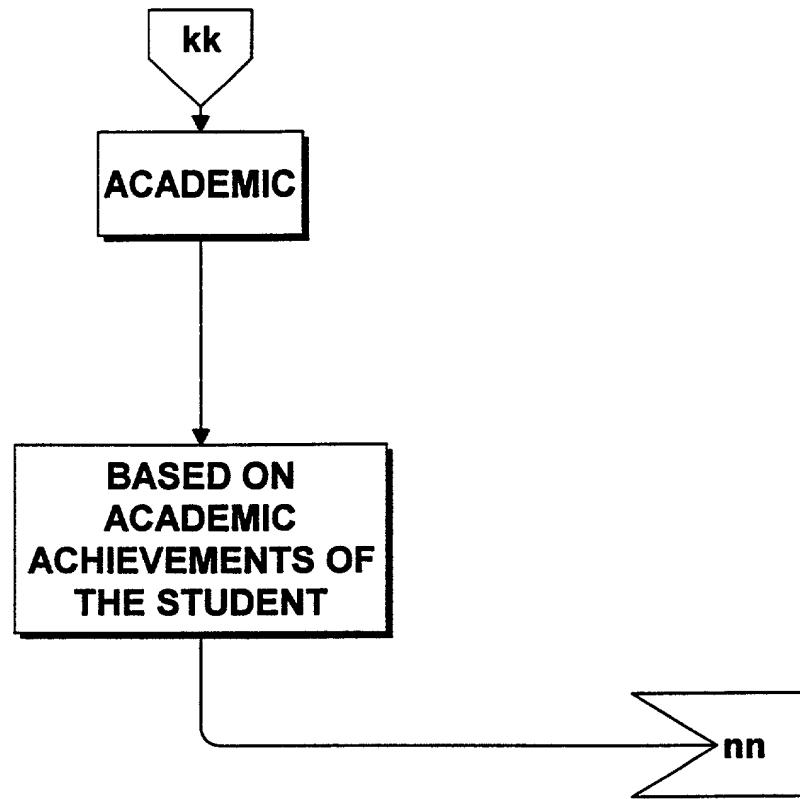
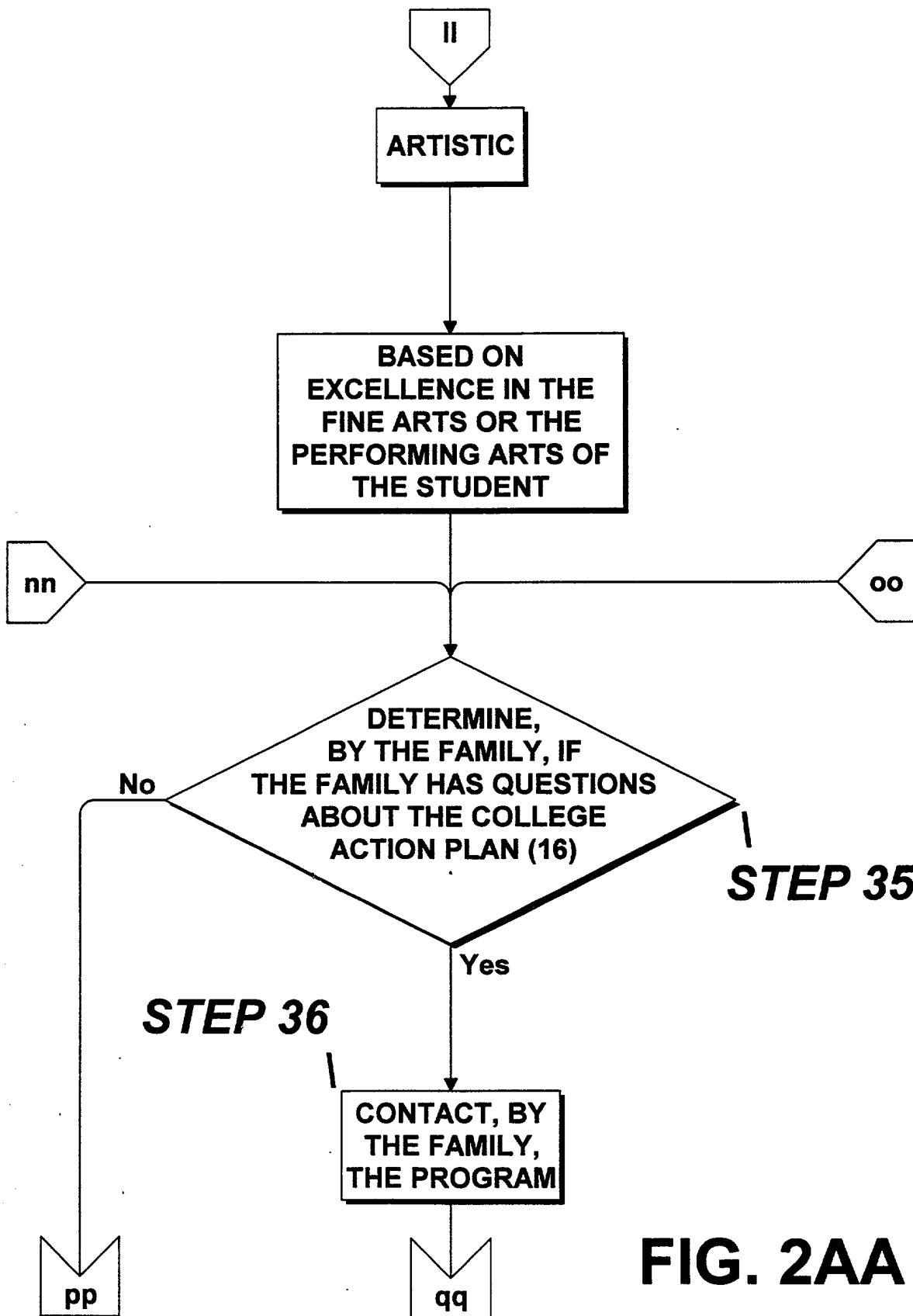


FIG. 2Z



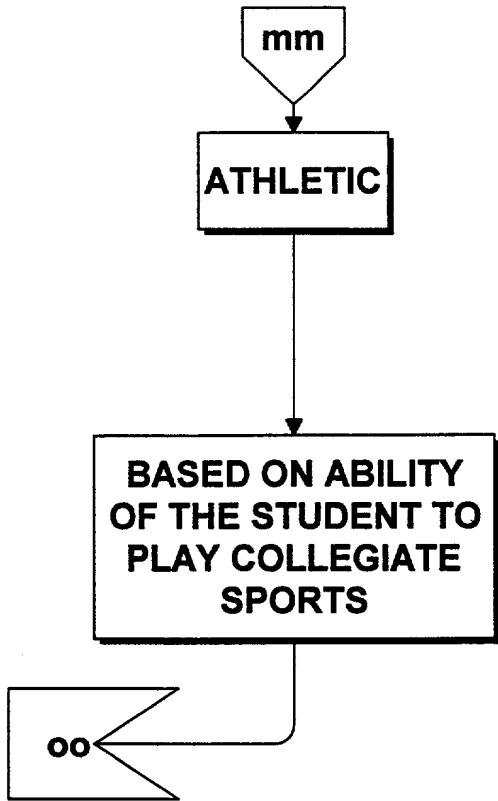


FIG. 2BB

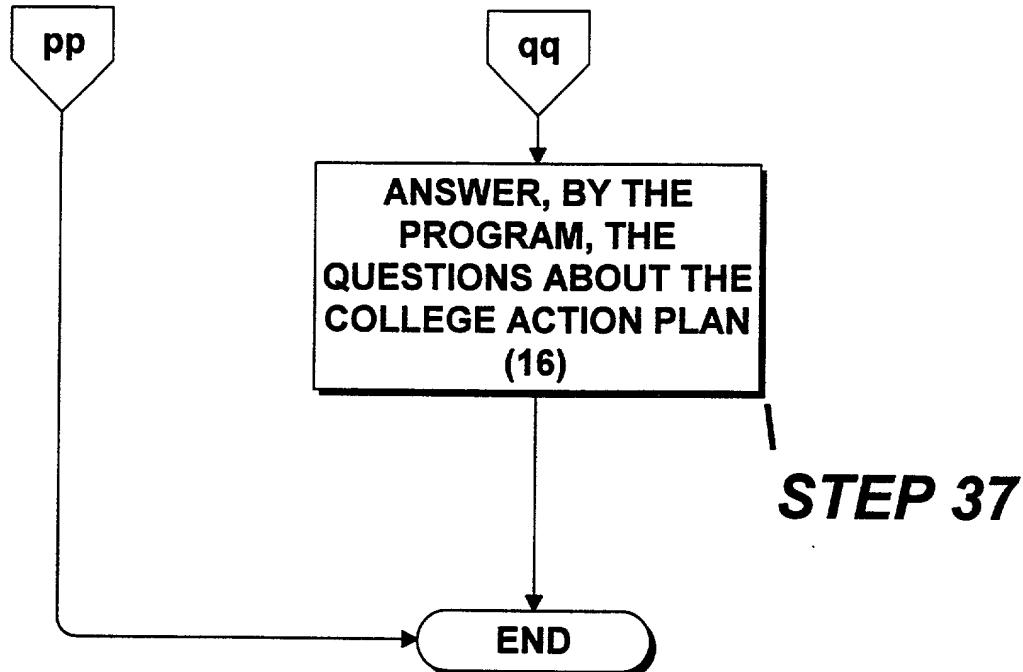


FIG. 2CC